

## PRODUCT PROFILE

# Allianz Benefit Control+™ Annuity

<b>Product characteristics</b>	Allianz Benefit Control+™ Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus credited to the Protected Income Value (PIV). <sup>1</sup> And when your client starts taking income through lifetime withdrawals, these payments can increase and double to help pay for their care.
<b>Premium</b>	<b>Initial minimum:</b> \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
<b>PIV bonuses</b>	<p>Clients can receive two types of bonuses credited to the contract's Protected Income Value. First, a 25% premium bonus will be credited on any premiums in the first 18 months. Next, through an innovative feature we call the Bonus Control Benefit,<sup>2</sup> clients can choose between the following options prior to lifetime withdrawal election (note: Once lifetime withdrawals begin, the contract will default to the Balanced PIV interest bonus option):</p> <p><b>Accelerated PIV interest bonus option</b> 250% interest bonus to PIV   50% accumulation value interest factor</p> <p><b>Balanced PIV interest bonus option</b> 150% interest bonus to PIV   100% accumulation value interest factor</p> <p>To receive the Protected Income Value, including any premium bonuses and interest bonuses, clients must begin receiving lifetime withdrawals between the ages of 50 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially withdrawn, traditional annuity payments are taken, or if the Protected Income Value rider is terminated. The PIV is not available as a lump sum.</p>
<b>Issue ages</b>	0-80
<b>Allocation options and allocation charge</b>	<p><b>Monthly sum with a cap:</b> S&amp;P 500® Index</p> <p><b>1-year Performance Trigger:</b> S&amp;P 500® Index</p> <p><b>1-year Highest Daily Value:</b> Bloomberg US Dynamic Balance III ER Index</p> <p><b>Annual point-to-point with a cap:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with a participation rate:</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p><b>MY point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p>MY point-to-point (5-year) crediting method is subject to an allocation charge deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. The allocation percentage can only change when specified criteria are met and can never be greater than the maximum allocation charge percentage of 2.5%.</p> <p><b>Fixed allocation</b></p>

Product and feature availability may vary by state and broker/dealer.

**ABCPL-004 (R-05/15/2025)** For financial professional use only – not for use with the public.

Index Lock	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>																		
Withdrawal charges	<p>10-year withdrawal charge period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%). At the beginning of the 11<sup>th</sup> contract year, the withdrawal charge will be zero.</p>																		
Market value adjustment (MVA)	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>																		
Payout options	<p><b>Payout options for PIV:</b> Any time after age 50, your client can access the Protected Income Value on any monthly anniversary by electing either single or joint lifetime income withdrawals. The annual maximum will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus.</p> <table><tr><th>Age</th><th>Single life payment</th><th>Joint life payment</th></tr><tr><td>50-54</td><td>3.50%</td><td>3.00%</td></tr><tr><td>55-59</td><td>4.00%</td><td>3.50%</td></tr><tr><td>60-69</td><td>4.50%</td><td>4.00%</td></tr><tr><td>70-79</td><td>5.00%</td><td>4.50%</td></tr><tr><td>80+</td><td>5.50%</td><td>5.00%</td></tr></table> <p><b>Payout options for accumulation value:</b> Anytime on or after the 10<sup>th</sup> contract anniversary, the contract owner can receive a lump-sum payment of the full accumulation value (which <b>does not include</b> the premium bonus or interest bonus). In addition, anytime on or after the fifth contract anniversary, the full accumulation value can be annuitized using any one of the annuity options.</p>	Age	Single life payment	Joint life payment	50-54	3.50%	3.00%	55-59	4.00%	3.50%	60-69	4.50%	4.00%	70-79	5.00%	4.50%	80+	5.50%	5.00%
Age	Single life payment	Joint life payment																	
50-54	3.50%	3.00%																	
55-59	4.00%	3.50%																	
60-69	4.50%	4.00%																	
70-79	5.00%	4.50%																	
80+	5.50%	5.00%																	
AIM Benefit	<p>After your client has owned the annuity for at least five years, the Allianz Income Multiplier (AIM) Benefit allows the covered person to double their annual maximum if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. On the contract date, the covered person must have been able to perform each ADL without substantial supervision. After the contract date, to be eligible via ADLs, we must receive and accept certification by a physician that the covered person cannot perform two of the six ADLs within one year of the certification.</p>																		
Income Flex Benefit	<p>Your client can choose to waive the income increase in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit amount. This allows your client access to more of their annuity value sooner.</p> <p>See the Allianz Benefit Control+™ Annuity consumer brochure (ABCPL-001 or appropriate variation) for more information.</p>																		

<b>Participation rate</b>	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. The minimum highest daily value participation rate is 2%. The minimum trigger rate is 0.15%. Call for current caps, participation rates, trigger rate, and interest rates.
<b>Free withdrawals</b>	In the contract years following the most recent premium payment, up to 10% of, the greater of beginning of contract year accumulation value or total premium paid is available each contract year in one or more withdrawals without withdrawal charges. Plus, any unused free withdrawal percentage carries over to the following contract year as an enhanced penalty-free-withdrawal percentage, up to a maximum of 20%.
<b>Loans</b>	Not available
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
<b>Death benefit (prior to annuitization)</b>	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years, limited to 250% of the accumulation value. <sup>3</sup>
<b>Fees</b>	No up-front fees, sales charges, or Income Benefit rider charges. Some allocation options may be subject to an allocation charge.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Nursing home benefit rider</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>
<b>Replacements</b>	While this is a long-term product, we recognize that dynamic market conditions and changing policyholder circumstances, goals, and needs may occasionally result in a policyholder's desire to surrender and replace these annuities with another Allianz® product. In those situations, we will assess the suitability/best interest of the replacement on a case-by-case basis. Withdrawal charges and MVAs will still apply.

<sup>1</sup> The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup> The Bonus Control Benefit Option is applied to the contract allocation(s) at the beginning of a Crediting Period. In CT, HI, OH, NJ, PA, UT, and WA the difference between 100% and the Accumulation Value Interest Factor is called the Accumulation Value Interest Charge Percentage.

<sup>3</sup> In CT, HI, OH, NJ, PA, UT, and WA the PIV death benefit limit is the greater of 125% of the cash value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

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The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the

## PRODUCT PROFILE

# Allianz 222+™ Annuity

<b>Product characteristics</b>	The Allianz 222+™ Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus factor credited to the Protected Income Value. <sup>1</sup> It also offers lifetime income payments that can increase and potentially double to help pay for clients' care.
<b>Purchase payment</b>	<b>Initial minimum:</b> \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
<b>PIV bonuses</b>	Clients can receive two bonuses credited to the contract's Protected Income Value (PIV). First, a 45% premium bonus will be credited on any premiums in the first 18 months. Next, a PIV interest bonus factor which will result in a credit of 150% of any earned fixed and/or indexed interest will be credited for as long as they have the contract. To receive the Protected Income Value, including any premium bonuses and interest bonus factor, clients must hold their annuity in deferral for at least 10 contract years and begin receiving lifetime income withdrawals between the ages of 60 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially withdrawn, traditional annuity payments are taken, or if the Protected Income Value rider is terminated.
<b>Issue ages</b>	0-80
<b>Allocation options</b>	<p><b>Monthly sum with a cap:</b> S&amp;P 500® Index</p> <p><b>1-year Performance Trigger:</b> S&amp;P 500® Index</p> <p><b>1-year Highest Daily Value:</b> Bloomberg US Dynamic Balance III ER Index</p> <p><b>Annual point-to-point with a cap:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with a participation rate:</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p><b>MY point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p>Amounts allocated to MY point-to-point (5-year) crediting methods are subject to an allocation charge that is deducted annually from the accumulation value and guaranteed minimum value. The initial allocation charge percentage is 0%. After the first crediting period, the allocation charge can change but will never be greater than the maximum allocation charge percentage found in your client's contract.</p> <p><b>Fixed interest allocation</b></p>

Index Lock	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in an index value on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>												
Withdrawal charges	<p>10-year withdrawal period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%); beginning in contract year four, the withdrawal charge decreases 1.25% on each contract anniversary. At the beginning of the 11<sup>th</sup> contract year, the withdrawal charge will be zero.</p>												
Market value adjustment (MVA)	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if your client does not take an annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>												
Payout options	<p><b>Payout options for PIV:</b> After 10 contract years, your client can access the Protected Income Value by electing either single or joint lifetime income withdrawals. The annual payment amount will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus factor.</p> <table><tr><td>Age</td><td>Single life payment</td><td>Joint life payment</td></tr><tr><td>60-69</td><td>5.00%</td><td>4.50%</td></tr><tr><td>70-79</td><td>5.50%</td><td>5.00%</td></tr><tr><td>80-100</td><td>6.00%</td><td>5.50%</td></tr></table> <p><b>Payout options for accumulation value:</b> Anytime after the 10<sup>th</sup> contract year, the contract owner can receive a lump-sum payment of the full accumulation value (which <b>does not include</b> the premium bonus or interest bonus). In addition, the full accumulation value can be annuitized using any one of the annuity options defined in the Statement of Understanding.</p>	Age	Single life payment	Joint life payment	60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-100	6.00%	5.50%
Age	Single life payment	Joint life payment											
60-69	5.00%	4.50%											
70-79	5.50%	5.00%											
80-100	6.00%	5.50%											
AIM Benefit	<p>After your client has owned the annuity for at least ten years, the Allianz Income Multiplier (AIM) Benefit allows the covered person to double their annual maximum if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. On the contract date, the covered person must have been able to perform each ADL without substantial supervision. After the contract date, to be eligible via ADLs, we must receive and accept certification by a physician that the covered person cannot perform two of the six ADLs within one year of the certification.</p>												
Income Flex Benefit	<p>Your client can choose to waive the income increase in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit amount. This allows you to access more of your annuity's value sooner.</p> <p>See the Allianz 222+™ Annuity consumer brochure (222PL-001 or appropriate variation) for more information.</p>												

<b>Participation rate</b>	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. The minimum highest daily value participation rate is 2%. The minimum trigger rate is 0.15%. Call for current caps, participation rates, trigger rate, and interest rates.
<b>Free withdrawals</b>	In the contract years following the most recent premium payment, up to 10% of, the greater of beginning of contract year accumulation value or total premium paid is available each contract year in one or more withdrawals without withdrawal charges. Plus, any unused free withdrawal percentage carries over to the following contract year as an enhanced penalty-free-withdrawal percentage, up to a maximum of 20%. Partial withdrawals may not exceed the remaining cash value.
<b>Loans</b>	Not available
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
<b>Death benefit (prior to annuitization)</b>	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years. <sup>2</sup>
<b>Fees</b>	No up-front fees, sales charges, or Income Benefit rider charges. Some allocation options may be subject to an allocation charge.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Nursing home benefit</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>
<b>Replacements</b>	While this is a long-term product, we recognize that dynamic market conditions and changing policyholder circumstances, goals, and needs may occasionally result in a policyholder's desire to surrender and replace these annuities with another Allianz® product. In those situations, we will assess the suitability/best interest of the replacement on a case-by-case basis. Withdrawal charges and MVAs will still apply.

<sup>1</sup> The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup> In Connecticut, Hawaii, Ohio, New Jersey, Pennsylvania, Utah, and Washington, the PIV death benefit limit is the greater of 125% of the cash value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

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The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.



## PRODUCT PROFILE

# Allianz Accumulation Advantage+® Annuity

Product characteristics	<p>The Allianz Accumulation Advantage+® Annuity can help you accumulate retirement savings and receive income in the form of annuity payments. It offers:</p> <p><b>Opportunity</b> to accumulate with a premium bonus, indexed interest based on changes in an external market index, and fixed interest,</p> <p><b>Protection</b> of your principal and credited interest from market losses,</p> <p><b>Choices</b> for accessing your money, including enhanced free withdrawals up to 20% (see free withdrawal section).</p>																																			
Purchase payment	<p><b>Initial minimum:</b> \$20,000 qualified and nonqualified</p> <p><b>Maximum premium:</b> \$2,000,000 without approval</p> <p>Additional premium accepted through the first 18 months</p> <p><b>Premium bands:</b> Caps, participation rates, trigger interest rates, and fixed interest rates vary based on initial premium amount.</p> <ul style="list-style-type: none"><li>• Initial issued premium \$100,000 or greater</li><li>• Initial issued premium less than \$100,000</li></ul>																																			
Premium bonus	<p>Client's accumulation value will be credited with a 14% premium bonus on all premiums. The premium bonus is vested at a rate of 10% each contract anniversary, and becomes fully vested at the beginning of the 11<sup>th</sup> contract year.<sup>1</sup></p> <table><tr><td>Contract year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>Premium bonus vested percentage</td><td>0%</td><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr></table>												Contract year	1	2	3	4	5	6	7	8	9	10	11+	Premium bonus vested percentage	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Contract year	1	2	3	4	5	6	7	8	9	10	11+																									
Premium bonus vested percentage	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																									
Issue ages	0-80																																			
Allocation options	<p><b>Monthly sum with a cap:</b> S&amp;P 500® Index</p> <p><b>1-year Performance Trigger:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with cap:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with a participation rate:</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Daily Risk Control 5% Index, S&amp;P 500® Futures Index ER, Morgan Stanley Strategic Trends 10 ER Index</p> <p><b>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Daily Risk Control 5% Index, S&amp;P 500® Futures Index ER</p> <p><b>Fixed allocation</b></p>																																			

<sup>1</sup> The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11<sup>th</sup> contract year, when 100% will be vested. If you withdraw your contract before the 11<sup>th</sup> contract year, you will lose the unvested bonus. During the first 10 contract years, we will apply a withdrawal charge, market value adjustment, and unvested bonus reduction if you partially or fully withdraw your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year. These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium). Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower caps, lower participation rates, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Product and feature availability may vary by state and broker/dealer.

<b>Index Lock</b>	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable caps, spreads, or participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>																								
<b>Withdrawal charges</b>	<p>10-year withdrawal charge period (9.30%, 8.85%, 7.90%, 6.95%, 5.95%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0%); at the beginning of the 11<sup>th</sup> contract year, the withdrawal charge will be zero. The withdrawal charge and withdrawal charge period apply to the accumulation value.<sup>1</sup></p>																								
<b>Market value adjustment (MVA)</b>	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if annuity payments begin prior to the fifth contract anniversary. An MVA is not applied to free withdrawals or Required Minimum Distributions (RMDs).</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>																								
<b>Unvested bonus reduction</b>	<p>Premium bonuses are vested at a rate of 10% each contract anniversary, and become fully vested at the beginning of the 11<sup>th</sup> contract year. If your client withdraws from their contract before the 11<sup>th</sup> contract year, they will lose the unvested bonus.</p> <table><tr><td><b>Contract year</b></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td><b>Premium bonus vested percentage</b></td><td>0%</td><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr></table>	<b>Contract year</b>	1	2	3	4	5	6	7	8	9	10	11+	<b>Premium bonus vested percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
<b>Contract year</b>	1	2	3	4	5	6	7	8	9	10	11+														
<b>Premium bonus vested percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%														
<b>Participation rate</b>	<p>The participation rates for the annual point-to-point and MY (multi-year) point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. MY point-to-point participation rates are declared for each contract year in the crediting period. For all other crediting methods the participation rate is 100%.</p>																								
<b>Rates</b>	<p>The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum annual cap is 0.25%, the minimum monthly cap is 0.25%, the minimum trigger interest rate is 0.15%, and the minimum fixed interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rates are 5%. Call for current caps, trigger interest rate, participation rates, and fixed interest rate.</p>																								
<b>Free withdrawals</b>	<p>In the contract years following the most recent premium payment, up to 10% of contract's premium paid or beginning of the contract year accumulation value – whichever is greater – can be withdrawn each contract year in one or more free partial withdrawals. Plus, any unused free withdrawal percentage carries over to the following contract year as an enhanced free-withdrawal percentage, up to a maximum of 20%.</p>																								

<sup>1</sup> Withdrawal charges may vary by state.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Product and feature availability may vary by state and broker/dealer.

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<b>Loans</b>	Not available.
<b>Minimum guarantee</b>	The guaranteed minimum value is equal to a percentage of the money your client puts into their annuity, plus any interest credited and minus any withdrawals. An interest rate is credited to the guaranteed minimum value 365 days a contract year. The percentage of money and interest rate used to calculate the guaranteed minimum value may vary by state. (See the Statement of Understanding for details.)
<b>Death benefit (prior to annuitization)</b>	The contract's accumulation value or guaranteed minimum value, whichever is greater, is available as a lump sum or as annuity income payments over at least five years.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Accumulation value available for lump-sum withdrawal (after 10-year withdrawal charge period)</li> <li>• Nursing Home Benefit</li> <li>• Flexible Withdrawal Rider (available for an additional cost)</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

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The Index applies a bespoke volatility control mechanism to seek to identify changing market conditions using intraday data with the aim of stabilizing the overall level

## PRODUCT PROFILE

# Allianz Accumulation Advantage<sup>®</sup> Annuity

<b>Product characteristics</b>	<p>The Allianz Accumulation Advantage<sup>®</sup> Annuity can help you accumulate retirement savings and receive income in the form of annuity payments. It offers:</p> <p><b>Potential</b> for indexed interest based on changes in an external market index,</p> <p><b>Protection</b> of your principal and credited interest from market losses,</p> <p><b>Choices</b> for receiving annuity payments, including payments guaranteed for the rest of your life.</p>
<b>Purchase payment</b>	<p><b>Initial minimum:</b> \$20,000 qualified and nonqualified</p> <p><b>Maximum premium:</b> \$1,000,000 without approval</p> <p>Additional premium accepted through the first 18 months</p> <p><b>Premium bands:</b> Caps, participation rates, and interest rates vary based on initial premium amount.</p> <ul style="list-style-type: none"> <li>• Initial issued premium \$100,000 or greater</li> <li>• Initial issued premium less than \$100,000</li> </ul>
<b>Issue ages</b>	0-80
<b>Index crediting methods/ allocation options</b>	<p><b>Monthly sum with a cap:</b> S&amp;P 500<sup>®</sup> Index</p> <p><b>Annual point-to-point with cap:</b> S&amp;P 500<sup>®</sup> Index</p> <p><b>Annual point-to-point with a participation rate:</b> Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, BlackRock iBLD Claria<sup>®</sup> ER Index<sup>1</sup></p> <p><b>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500<sup>®</sup> Futures Daily Risk Control 5% Index</p> <p>Amounts allocated to MY point-to-point crediting methods are subject to an allocation charge that is deducted annually from the accumulation value and guaranteed minimum value. The current allocation charge percentage for MY 2-year point-to-point with a participation rate is 0%. The current allocation charge percentage for MY 5-year point-to-point with a participation rate is 0%.</p> <p><b>Fixed interest allocation</b></p>

<sup>1</sup> BlackRock iBLD Claria<sup>®</sup> ER Index not available in Iowa.

Product and feature availability may vary by state and broker/dealer.

<b>Index Lock</b>	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable caps, spreads, or participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>
<b>Surrender charges</b>	<p>10-year surrender charge period (9.30%, 8.85%, 8.85%, 6.95%, 5.95%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0%); at the beginning of the 11<sup>th</sup> contract year, the surrender charge will be zero. The surrender charge and surrender charge period apply to the accumulation value.</p>
<b>Market value adjustment (MVA)</b>	<p>If your client partially or fully surrenders their annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>
<b>Participation rate</b>	<p>The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting method is declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.</p>
<b>Rates</b>	<p>The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point participation rate is 10% and the minimum MY point-to-point participation rate is 5%. Call for current caps, participation rates, and interest rates.</p>
<b>Free withdrawals</b>	<p>In the contract year following the most recent premium payment, up to 10% of contract's premium paid can be withdrawn each contract year in one or more free withdrawals; maximum is cash surrender value.</p>
<b>Loans</b>	<p>Not available.</p>
<b>Minimum guarantee</b>	<p>The guaranteed minimum value is the amount you would receive if you were to cash in your annuity at a time when your cash surrender value was less than the guaranteed minimum value stated in your contract. The rate used to calculate the guaranteed minimum value may vary by state. (See the Statement of Understanding for details.)</p>
<b>Death benefit (prior to annuitization)</b>	<p>The contract's accumulation value, is available as a lump sum or as annuity income payments over at least five years.</p>
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Accumulation value available for lump-sum withdrawal (after 10-year surrender charge period)</li> <li>• Nursing Home Benefit, Flexible Annuity Option rider</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Product and feature availability may vary by state and broker/dealer.

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## PRODUCT PROFILE

# Allianz Accumulation Advantage 7<sup>®</sup> Annuity

<b>Product characteristics</b>	<p>The Allianz Accumulation Advantage 7<sup>®</sup> Annuity can help you accumulate retirement savings and receive income in the form of annuity payments. It offers:</p> <p><b>Potential</b> for indexed interest based on changes in an external market index,</p> <p><b>Protection</b> of your principal and credited interest from market losses,</p> <p><b>Choices</b> for receiving annuity payments, including payments guaranteed for the rest of your life.</p>
<b>Purchase payment</b>	<p><b>Initial minimum:</b> \$20,000 qualified and nonqualified</p> <p><b>Maximum premium:</b> \$2,000,000 without approval</p> <p>Additional premium accepted through the first 18 months</p> <p><b>Premium bands:</b> Caps, participation rates, and interest rates vary based on initial premium amount.</p> <ul style="list-style-type: none"> <li>• Initial issued premium \$100,000 or greater</li> <li>• Initial issued premium less than \$100,000</li> </ul>
<b>Issue ages</b>	0-85
<b>Index crediting methods/ allocation options</b>	<p><b>Annual point-to-point with cap:</b> S&amp;P 500<sup>®</sup> Index</p> <p><b>Annual point-to-point with a participation rate:</b> Bloomberg US Dynamic Balance III ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500<sup>®</sup> Futures Index ER</p> <p><b>1-year performance trigger:</b> S&amp;P 500<sup>®</sup> Index</p> <p><b>MY (multi-year) point-to-point with a participation rate (2-year):</b> Bloomberg US Dynamic Balance III ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500<sup>®</sup> Futures Index ER</p> <p><b>Fixed interest allocation</b></p>

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the contract.

Product and feature availability may vary by state and broker/dealer.

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<b>Index Lock</b>	With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable caps, spreads, or participation rates) – no matter what happens afterward. See CSI-504 for Index Lock details.
<b>Withdrawal charges</b>	7-year withdrawal charge period (8.50%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 0%); at the beginning of the 8 <sup>th</sup> contract year, the withdrawal charge will be zero. The withdrawal charge and withdrawal charge period apply to the accumulation value.
<b>Market value adjustment (MVA)</b>	If your client partially or fully withdraws their annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client does not take a standard annuity option.  An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.
<b>Participation rate</b>	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting method is declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rates are 5%. The minimum trigger interest rate is 0.15%. Call for current caps, trigger interest rate, participation rates, and interest rates.
<b>Free withdrawals</b>	In the contract year following the most recent premium payment, up to 10% of contract's premium paid or accumulation value – whichever is greater – can be withdrawn each contract year in one or more free withdrawals; maximum is cash surrender value.
<b>Loans</b>	Not available.
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount you would receive if you were to cash in your annuity at a time when your cash surrender value was less than the guaranteed minimum value stated in your contract. The rate used to calculate the guaranteed minimum value may vary by state. (See the Statement of Understanding for details.)
<b>Death benefit (prior to annuitization)</b>	The contract's accumulation value, is available as a lump sum or as annuity income payments over at least five years.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Accumulation value available for lump-sum withdrawal (after 7-year withdrawal charge period)</li> <li>• Nursing Home Benefit, Flexible Withdrawal Rider</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

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## PRODUCT PROFILE

# Core Income 7<sup>®</sup> Annuity

<b>Product characteristics</b>	The Core Income 7 <sup>®</sup> Annuity is a fixed index annuity with a benefit rider (the “Core Income Benefit”).
<b>Purchase payment</b>	<b>Initial minimum:</b> \$10,000 qualified and nonqualified Additional premium accepted through the first contract year
<b>Issue ages</b>	0-80
<b>Core Income Benefit rider</b>	The Core Income Benefit rider is included with the Core Income 7 <sup>®</sup> Annuity for an additional charge. It helps clients address both halves of retirement: accumulating retirement savings and receiving income in the form of lifetime withdrawals. It offers increasing income withdrawal percentages (beginning at age 45) until income payments begin. It also offers a choice of two income payment options, available as early as age 50: predictable payments and payments with the opportunity to increase.
<b>Increasing withdrawal percentages</b>	Beginning at age 45, the contract’s lifetime withdrawal percentages will automatically increase each year your client waits to begin lifetime income withdrawal payments. The base payment percentage is determined by the age of your client at the time they purchase the annuity.



<b>Level Income</b> Offers predictable income payments, so your client will have the reassurance of knowing exactly how much each payment will be for the rest of their life.	Age at issue	Level income		Increasing income		Annual payout percentage increase
		Single	Joint	Single	Joint	
	50 or less	5.60%	5.10%	4.90%	4.40%	0.45%
	51	5.70%	5.20%	5.00%	4.50%	0.45%
	52	5.80%	5.30%	5.10%	4.60%	0.45%
	53	5.90%	5.40%	5.20%	4.70%	0.45%
	54	6.00%	5.50%	5.30%	4.80%	0.45%
	55	6.10%	5.60%	5.40%	4.90%	0.50%
	56	6.20%	5.70%	5.50%	5.00%	0.50%
	57	6.30%	5.80%	5.60%	5.10%	0.50%
	58	6.40%	5.90%	5.70%	5.20%	0.50%
	59	6.50%	6.00%	5.80%	5.30%	0.50%
	60	6.60%	6.10%	5.90%	5.40%	0.55%
	61	6.75%	6.25%	6.05%	5.55%	0.55%
	62	6.90%	6.40%	6.20%	5.70%	0.55%
	63	7.05%	6.55%	6.35%	5.85%	0.55%
	64	7.20%	6.70%	6.50%	6.00%	0.55%
	65	7.30%	6.80%	6.60%	6.10%	0.60%
	66	7.40%	6.90%	6.70%	6.20%	0.60%
	67	7.50%	7.00%	6.80%	6.30%	0.60%
	68	7.60%	7.10%	6.90%	6.40%	0.60%
	69	7.70%	7.20%	7.00%	6.50%	0.60%
	70	7.80%	7.30%	7.10%	6.60%	0.65%
	71	7.90%	7.40%	7.20%	6.70%	0.65%
	72	8.00%	7.50%	7.30%	6.80%	0.65%
	73	8.10%	7.60%	7.40%	6.90%	0.65%
	74	8.20%	7.70%	7.50%	7.00%	0.65%
	75	8.30%	7.80%	7.60%	7.10%	0.70%
	76	8.40%	7.90%	7.70%	7.20%	0.70%
	77	8.50%	8.00%	7.80%	7.30%	0.70%
	78	8.60%	8.10%	7.90%	7.40%	0.70%
	79	8.70%	8.20%	8.00%	7.50%	0.70%
	80	8.80%	8.30%	8.10%	7.60%	0.75%
<b>Core Income Benefit rider cost</b>	The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The initial rider charge percentage is 1.25% guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year, but can only be increased when specific criteria are met and will never be greater than the maximum rider charge percentage of 1.25%.					
<b>Index crediting method/allocation options</b>	<b>Annual point-to-point with cap:</b> S&P® 500 Index, Nasdaq-100® Index, Russell 2000® Index, Bloomberg US Dynamic Balance Index II <b>Annual point-to-point with spread:</b> Bloomberg US Dynamic Balance Index II <b>Annual point-to-point with a participation rate:</b> Bloomberg US Dynamic Balance II ER Index <b>2-year point-to-point with a participation rate:</b> Bloomberg US Dynamic Balance II ER Index <b>Fixed interest allocation</b>					

Product and feature availability may vary by state and broker/dealer.

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<b>Index Lock</b>	With both annual point-to-point with participation rate and 2-year point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable caps, spreads, or participation rates) – no matter what happens afterward.
<b>Surrender charges</b>	Seven-year surrender charge period (8.5%, 8.0%, 7.0%, 6.0%, 5.0%, 4.0%, 3.0%, 0%); the surrender charge percentage will decrease $\frac{1}{12}$ of .5% on each of the first 12 monthiversaries. On each subsequent monthiversary, the surrender charge will decrease by $\frac{1}{12}$ of 1%. On day one of contract year 8, it will be zero.
<b>Market value adjustment (MVA)</b>	<p>If your client partially or fully surrenders the Core Income 7® Annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client annuitizes prior to the sixth contract year or if the annuity payments are taken over a period of less than 10 years.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>
<b>Participation rate</b>	The participation rate for the annual and 2-year point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods, the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum fixed interest rate is 0.10%. The minimum annual point-to-point and 2-year point-to-point participation rate is 5%. Call for current caps, spreads, and interest rates.
<b>Free withdrawals</b>	After the first contract year and prior to taking income, up to 10% of the contract's premium paid can be withdrawn each contract year without surrender charge and MVA; maximum is cash surrender value.
<b>Loans</b>	Not available
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash surrender value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
<b>Death benefit (prior to annuitization)</b>	Your client's beneficiaries can receive the greater of the full accumulation value, cumulative withdrawal amount, net premium, or the guaranteed minimum value as a lump sum or as annuity income payments over at least 5 years.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Accumulation value available for income withdrawals (after age 50 under the Core Income Benefit) or lump-sum withdrawal (after 7-year surrender charge period)</li> <li>• Nursing Home Benefit, Flexible Annuity Option</li> <li>• Riders available for an additional cost: Flexible Withdrawal Benefit Rider. The monthly charge for this rider is 0.008333% of the accumulation value, deducted monthly from the contract's values.</li> </ul>

Product and feature availability may vary by state and broker/dealer.

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## PRODUCT PROFILE

# Allianz 360<sup>TM</sup> Annuity

<b>Product characteristics</b>	The Allianz 360 <sup>TM</sup> Annuity is a fixed index annuity with a benefit rider (the “360 Benefit”). The 360 Benefit rider offers an interest bonus each time interest is credited until income withdrawals begin. It also offers an increasing income withdrawal percentage beginning at age 40 and continuing every year until income withdrawals begin. Plus, there is a choice of two lifetime income payment options, including payments with the opportunity to increase.
<b>Purchase payment</b>	<b>Initial minimum:</b> \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
<b>Issue ages</b>	0-80
<b>360 Benefit rider</b>	The 360 Benefit rider is included with the Allianz 360 <sup>TM</sup> Annuity for an additional charge. It helps clients address both halves of retirement: accumulating retirement savings and receiving income in the form of lifetime withdrawals. It offers an interest bonus and increasing income withdrawal percentages (beginning at age 40) until income payments begin. It also offers a choice of two income payment options, available as early as age 50: predictable payments and payments with the opportunity to increase.
<b>Interest bonus</b>	An interest bonus providing a credit of 105% of any fixed and/or indexed interest earned is applied to the accumulation value of the contract until lifetime withdrawals begin or until the 360 Benefit rider is terminated, whichever comes first. The interest bonus will be calculated after any cap or participation rate is applied. Surrendering the contract in the first 10 contract years or not taking a standard annuity option may result in a loss of previously credited interest bonuses.
<b>Increasing withdrawal percentages</b>	Beginning at age 40, the contract’s lifetime withdrawal percentages will automatically increase each year your client accumulates, until income payments begin. The base payment percentage is determined by the age of your client at the time they purchase the annuity.

<b>Level Income</b>  Offers predictable income payments, so your client will have the reassurance of knowing exactly how much each payment will be for the rest of their life.	<table><tr><th>Age at issue</th><th>Single payout base</th><th>Joint payout base</th><th>Annual payout percentage increase<sup>1</sup></th><th>Single payout base after 10-year deferral</th><th>Joint payout base after 10-year deferral</th></tr><tr><td>50 or less</td><td>5.20%</td><td>4.70%</td><td>0.35%</td><td>8.70%</td><td>8.20%</td></tr><tr><td>55</td><td>5.70%</td><td>5.20%</td><td>0.40%</td><td>9.70%</td><td>9.20%</td></tr><tr><td>60</td><td>6.20%</td><td>5.70%</td><td>0.45%</td><td>10.70%</td><td>10.20%</td></tr><tr><td>65</td><td>7.20%</td><td>6.70%</td><td>0.50%</td><td>12.20%</td><td>11.70%</td></tr><tr><td>70</td><td>7.70%</td><td>7.20%</td><td>0.55%</td><td>13.20%</td><td>12.70%</td></tr><tr><td>75</td><td>8.20%</td><td>7.70%</td><td>0.60%</td><td>14.20%</td><td>13.70%</td></tr><tr><td>80</td><td>8.70%</td><td>8.20%</td><td>0.65%</td><td>15.20%</td><td>14.70%</td></tr></table>	Age at issue	Single payout base	Joint payout base	Annual payout percentage increase <sup>1</sup>	Single payout base after 10-year deferral	Joint payout base after 10-year deferral	50 or less	5.20%	4.70%	0.35%	8.70%	8.20%	55	5.70%	5.20%	0.40%	9.70%	9.20%	60	6.20%	5.70%	0.45%	10.70%	10.20%	65	7.20%	6.70%	0.50%	12.20%	11.70%	70	7.70%	7.20%	0.55%	13.20%	12.70%	75	8.20%	7.70%	0.60%	14.20%	13.70%	80	8.70%	8.20%	0.65%	15.20%	14.70%
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<b>Increasing Income</b>  Offers the potential for income payment increases based on changes in fixed or indexed interest allocations. At the end of the crediting period, if the accumulation value earned a positive interest rate, the annual maximum will increase by the same rate.	<table><tr><th>Age at issue</th><th>Single payout base</th><th>Joint payout base</th><th>Annual payout percentage increase<sup>1</sup></th><th>Single payout base after 10-year deferral</th><th>Joint payout base after 10-year deferral</th></tr><tr><td>50 or less</td><td>4.60%</td><td>4.10%</td><td>0.35%</td><td>8.10%</td><td>7.60%</td></tr><tr><td>55</td><td>5.10%</td><td>4.60%</td><td>0.40%</td><td>9.10%</td><td>8.60%</td></tr><tr><td>60</td><td>5.60%</td><td>5.10%</td><td>0.45%</td><td>10.10%</td><td>9.60%</td></tr><tr><td>65</td><td>6.60%</td><td>6.10%</td><td>0.50%</td><td>11.60%</td><td>11.10%</td></tr><tr><td>70</td><td>7.10%</td><td>6.60%</td><td>0.55%</td><td>12.60%</td><td>12.10%</td></tr><tr><td>75</td><td>7.60%</td><td>7.10%</td><td>0.60%</td><td>13.60%</td><td>13.10%</td></tr><tr><td>80</td><td>8.10%</td><td>7.60%</td><td>0.65%</td><td>14.60%</td><td>14.10%</td></tr></table>	Age at issue	Single payout base	Joint payout base	Annual payout percentage increase <sup>1</sup>	Single payout base after 10-year deferral	Joint payout base after 10-year deferral	50 or less	4.60%	4.10%	0.35%	8.10%	7.60%	55	5.10%	4.60%	0.40%	9.10%	8.60%	60	5.60%	5.10%	0.45%	10.10%	9.60%	65	6.60%	6.10%	0.50%	11.60%	11.10%	70	7.10%	6.60%	0.55%	12.60%	12.10%	75	7.60%	7.10%	0.60%	13.60%	13.10%	80	8.10%	7.60%	0.65%	14.60%	14.10%
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<b>360 Benefit rider cost</b>	The annual cost is 0.95% of the accumulation value, deducted on a monthly basis from the accumulation value and the guaranteed minimum value (in most states). After the first contract year, the annual 360 Benefit rider charge can change, but it will never be greater than the maximum 360 Benefit rider charge of 3%. The rider charge will continue until the earliest of when the accumulation value is equal to zero, annuity payments begin, or the rider terminates.																																																
<b>Rider cancellation</b>	The contract owner can cancel this rider at any time after the fifth contract year. Once the rider is canceled, it may not be reinstated. If the rider is canceled, client will no longer receive interest bonuses from that point forward and will lose the ability to receive the increased payout percentages and take lifetime withdrawals. If the rider is canceled, the owner would have paid for the opportunity to receive interest bonuses, but would have received no other benefit from the cost paid.																																																
<b>Index crediting methods/ allocation options</b>	<b>Monthly sum with a cap:</b> S&P 500® Index <b>Annual point-to-point with cap:</b> S&P 500® Index <b>Annual point-to-point with a participation rate:</b> Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, BlackRock iBLD Claria® ER Index <sup>1</sup> <b>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, S&P 500® Futures Daily Risk Control 5% Index <b>Fixed interest allocation</b>																																																

<sup>1</sup> BlackRock iBLD Claria® ER Index not available in Iowa.

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<b>Index Lock</b>	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable caps or participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>
<b>Surrender charges</b>	<p>10-year surrender charge period (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%); beginning in contract year 4, the surrender charge decreases 1.25% on each contract anniversary. At the beginning of the 11<sup>th</sup> contract year, the surrender charge will be zero. The surrender charge and surrender charge period apply to the accumulation value, which includes the interest bonus.</p>
<b>Market value adjustment (MVA)</b>	<p>If your client partially or fully surrenders their annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>
<b>Participation rate</b>	<p>The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting method is declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.</p>
<b>Rates</b>	<p>The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. Call for current caps, participation rates, and interest rates.</p>
<b>Free withdrawals</b>	<p>In the contract year following the most recent premium payment, up to 10% of contract's premium paid can be withdrawn each contract year in one or more free withdrawals; maximum is cash surrender value.</p>
<b>Loans</b>	<p>Not available.</p>
<b>Minimum guarantee</b>	<p>The guaranteed minimum value is the amount you would receive if you were to cash in your annuity at a time when your cash surrender value was less than the guaranteed minimum value stated in your contract. The rate used to calculate the guaranteed minimum value may vary by state. (See the Statement of Understanding for details.)</p>
<b>Death benefit (prior to annuitization)</b>	<p>The contract's accumulation value, including credited interest bonus, is available as a lump sum or as annuity income payments over at least five years.</p>
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Accumulation value available for income withdrawals (after age 50 under the 360 Benefit) or lump-sum withdrawal (after 10-year surrender charge period)</li> <li>• Nursing Home Benefit, Flexible Annuity Option Rider</li> <li>• RMD available for this contract (no penalty to client)</li> <li>• Rider available for an additional cost: Flexible Withdrawal Benefit Rider</li> </ul>

Bonus annuities may include annuitization requirements, longer annuitization or surrender charge periods, higher surrender charges, lower interest rates, lower caps, lower participation rates, or other restrictions not included in annuities that don't have a premium bonus feature.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

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