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# Allianz Accumulation Advantage+™ Annuity

<b>Product characteristics</b>	<p><b>Allianz Accumulation Advantage+™ Annuity can help you accumulate retirement savings and receive income in the form of annuity payments. It offers:</b></p> <p><b>Opportunity</b> to accumulate tax-deferred 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, and</p> <p><b>Choices</b> for accessing your money, including enhanced penalty-free withdrawals up to 20%.</p>																																																							
<b>Premium bonus</b>	<p>Your accumulation value will be credited with a 13% premium bonus on all premiums received in the first 18 months. 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 border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0e0e0;">Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <th style="background-color: #e0e0e0;">Premium bonus vested percentage</th> <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> </tbody> </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%																					
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<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.

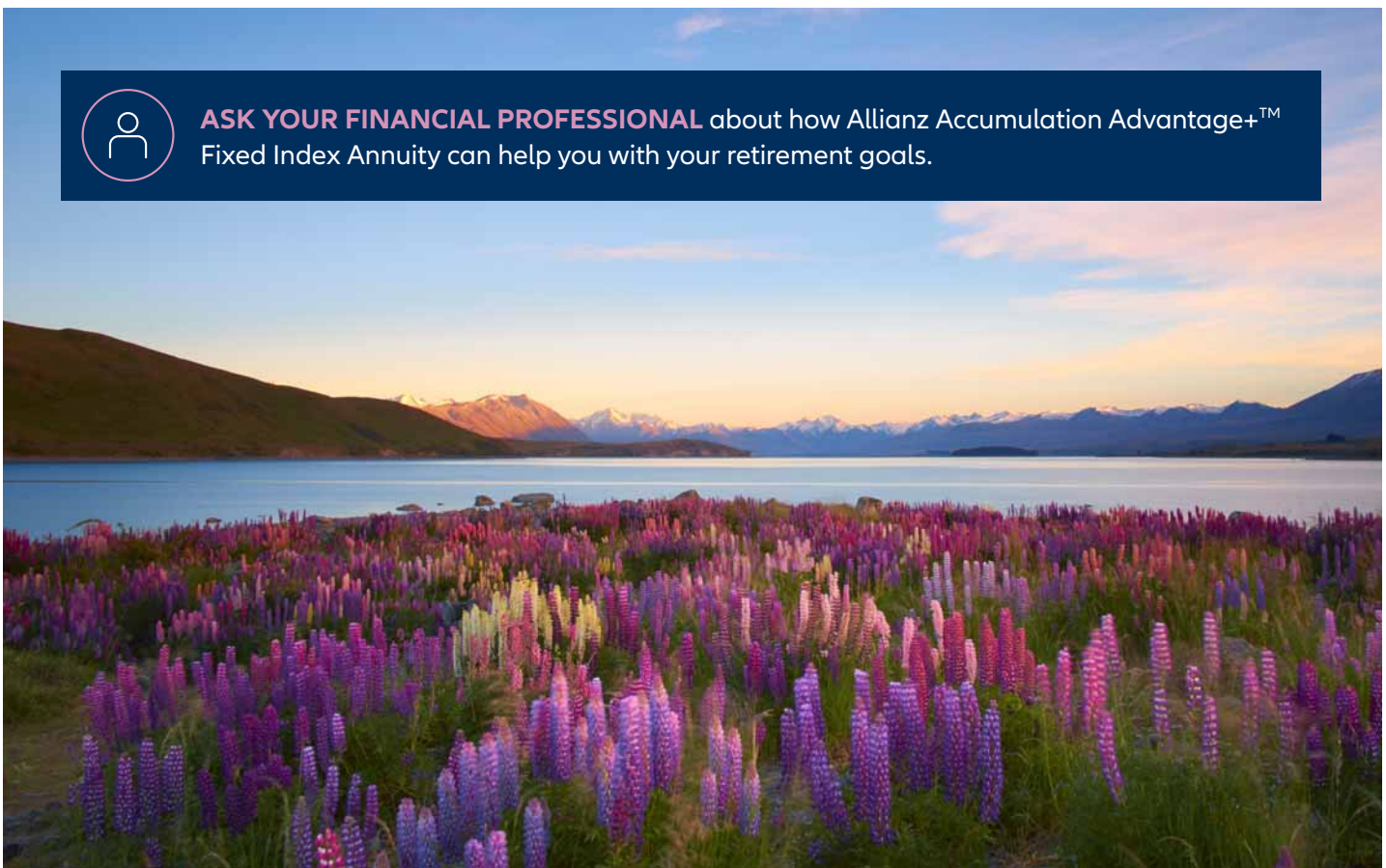
<sup>2</sup> Allocation charge may apply. See M-8060 Allianz Accumulation Advantage+™ Guide to Rates for charge information.

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

<p><b>Index crediting methods</b></p>	<p><b>Annual point-to-point crediting method:</b> On your contract anniversary, we look at the change in the external index for the crediting period. If the change is positive, we apply a cap and/or participation rate to determine your interest amount. If the change is negative, you won't receive interest.</p> <p><b>MY (multi-year) point-to-point crediting method:</b> 2-year point-to-point uses the index value from two points in time, two contract years apart. 5-year point-to-point uses the index value from two points in time, five contract years apart. For each index, we look at the change in the external index for the crediting period. If the index change is positive, we apply the corresponding participation rate to determine your indexed interest amount. If the change is negative, you won't receive interest. In addition, once per crediting period, you can lock in an index value at any time – then receive your index credit and have the opportunity to reallocate on your next contract anniversary.</p> <p><b>1-year performance trigger crediting method:</b> On your contract anniversary, we look at the change in the external index for the crediting period. If the index change is greater than or equal to 0%, your accumulation value will be credited with the Trigger Interest Rate for that crediting period.</p>
<p><b>Crediting method components</b></p>	<p><b>Cap:</b> Maximum interest rate the annuity can earn in a given crediting period.</p> <p><b>Crediting period:</b> Length of time between interest credits for an allocation (e.g., one year for annual point-to-point and two or five years for MY point-to-point).</p> <p><b>Participation rate:</b> Determines what percentage of the index increase will be used to calculate your interest.</p> <p><b>Trigger interest rate:</b> The interest rate for a crediting period if the index change is 0% or greater.</p>
<p><b>Index Lock</b></p>	<p>With both annual point-to-point and MY point-to-point with a participation rate allocation, you have the ability to lock in an index value at any point during the crediting period. Once it's locked, that index value will determine how much interest you will receive at the end of the contract year – no matter what happens in the market during the remainder of the contract year. <b>See CSI-504 for Index Lock details and rules.</b></p>



**ASK YOUR FINANCIAL PROFESSIONAL** about how Allianz Accumulation Advantage+™ Fixed Index Annuity can help you with your retirement goals.



**This material must be accompanied by the Allianz Accumulation Advantage+™ Annuity consumer brochure (AAAPL-001) or appropriate state variation.**

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