

FACTS	WHAT DOES ALLIANZ DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies (including insurance companies) choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ transaction history and insurance claim history <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Allianz may choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allianz share?	Can you limit this sharing?
For our everyday business purposes – For example: to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800.328.5600 or go to www.allianzlife.com
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Who we are	
Who is providing this notice?	Allianz Life Insurance Company of North America and Allianz Life Financial Services, LLC (collectively, "Allianz")
What we do	
How does Allianz protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. Allianz: <ul style="list-style-type: none"> ▪ protects your information by implementing physical, electronic, and procedural safeguards; and ▪ uses security controls, including encryption, firewalls, advanced malware detection, and the concept of least privilege for access management.
How does Allianz collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ give us your contact information ▪ apply for insurance ▪ pay insurance premiums ▪ file an insurance claim ▪ make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal laws give you the right to limit only: <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your personal information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>For example, our affiliates include companies with an Allianz name and financial companies such as Allianz Life Insurance Company of New York.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Allianz does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance agents and agencies, field marketing organizations, registered investment advisors, broker/dealers, and other financial services organizations.
Other important information	
<u>NOTICE OF INFORMATION PRACTICES</u>	
We may use artificial intelligence, predictive models, or machine learning, including third-party external consumer data and information sources, in compliance with applicable laws and regulations, to aggregate a wide variety of diverse data sources to augment our insurance practices.	
<p>For residents of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, and Virginia. These states require insurers and agents to describe their information practices in addition to providing a Privacy Notice. The two notices are very similar, but in general our information practices include the following: We may obtain information about you and any other persons applying for insurance. Some of this information will come from you and some may come from other sources. That information and any other information collected by Allianz may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers, and others without your specific consent. We will not otherwise share your personal information with non-affiliated third parties unless permitted by law or you authorize us to share it. With some exceptions, you have the right to access, correct, or delete the information collected about you. Exceptions include information that relates to a claim or to a civil or criminal proceeding. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason(s) in writing. To exercise your rights, or for a more detailed explanation of our information practices required by your state, please call 1.800.328.5600, submit a written request via the secured customer portal at www.allianzlife.com, or write us at Allianz Life Insurance Company of North America, Attn: Privacy Office, PO Box 59060, Minneapolis, MN 55459-0060. Additional information concerning our privacy policies can be found at www.allianzlife.com/privacy or through the contact information listed above.</p>	

STATE-SPECIFIC DISCLOSURES

Customer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the Customer's state laws provide more protection of the Customer's personal information than federal privacy laws, Allianz will protect the Customer's personal information as required by such state law.

YOUR AUTHORIZATION REQUIRED

Arizona, California, Maine, Massachusetts, Minnesota, Montana, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oregon, and Virginia. We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. You have the right to authorize or not authorize this sharing of personal information.

FOR VERMONT CUSTOMERS

Allianz does not disclose, and does not wish to reserve the right to disclose, nonpublic personal financial information about customers or former customers to affiliates or nonaffiliated third parties except as authorized. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.allianzlife.com/privacy or by calling 1.800.328.5600.

ADDITIONAL RIGHTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

The California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), may give California residents certain privacy rights with respect to the limited non-public personal information we collect. To learn how to exercise your rights under the CCPA or if you wish to see a more detailed explanation of your rights, please visit our website at www.allianzlife.com/privacy or contact us via the secured customer portal at www.allianzlife.com.