

True to our promises so  
you can be true to yours®





A large, modern multi-story office building with a facade of light-colored stone or concrete panels and large glass windows. The building is set against a blue sky with scattered white clouds. In the foreground, there is a landscaped area with tall green grasses, some yellow flowers, and a large, smooth, grey rock. A small evergreen tree is visible near the building's entrance. In the bottom left corner, there is a small sign with the Allianz logo and the word "Allianz" in white text on a dark background.

## TRUE TO THE PEOPLE WHO PLACE THEIR TRUST IN US

We're Allianz Life Insurance Company of North America (Allianz), a leading provider of retirement and asset protection solutions, including fixed and variable annuities and life insurance for individuals. At Allianz, our clients come first. We're passionate about what we do and true to the people we serve. Through a network of trusted financial professionals – and with over four million contracts issued – Allianz is helping millions of people pursue their financial and retirement goals.

# A true leader that stands by you today and tomorrow

At Allianz, we never forget what's important to you.

We understand that your hard-earned money means more to you than numbers printed on a financial statement. It's about how you envision your future – your dreams, goals, values, and aspirations. And it's about the people you love, the passions you pursue, and everything in life that inspires you.

That understanding is at the heart of what we do – from the products we offer to how we manage our assets. And that's why we focus on keeping our promises to you today and for years to come. It's a promise we've kept for more than a century.



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## TRUE TO YOUR EVOLVING NEEDS

Our insurance products can help you plan for life's uncertainties. Our annuity products can help you build wealth over time – while allowing you limited access to principal – then convert those assets into a predictable stream of income during retirement. We also offer increasing income potential (available through built-in or optional riders at an additional cost) on many of our products and important death benefits for your beneficiaries. Because your situation is different from the next person's, we offer our products through licensed financial professionals who work with you to create an approach tailored to your specific needs.



# True to our devotion to your financial security

Dreams can compete with financial realities. Market downturns can dent portfolios, causing people to revisit their dreams and rethink their lifestyle in retirement. And with people living longer than ever, there's genuine concern about outliving one's assets. Whether it's dealing with uncertainty today or enjoying the prospect of prosperity tomorrow, you may be seeking time-tested strategies on how to manage your finances to ensure a brighter future – regardless of market changes.

Allianz is driven by the vision that every American should have the opportunity to live out their life with financial independence. We strive to help you gain confidence in your future through an approach to retirement planning that reflects the realities of a new era.

## **A true tradition of innovation in retirement income and protection**

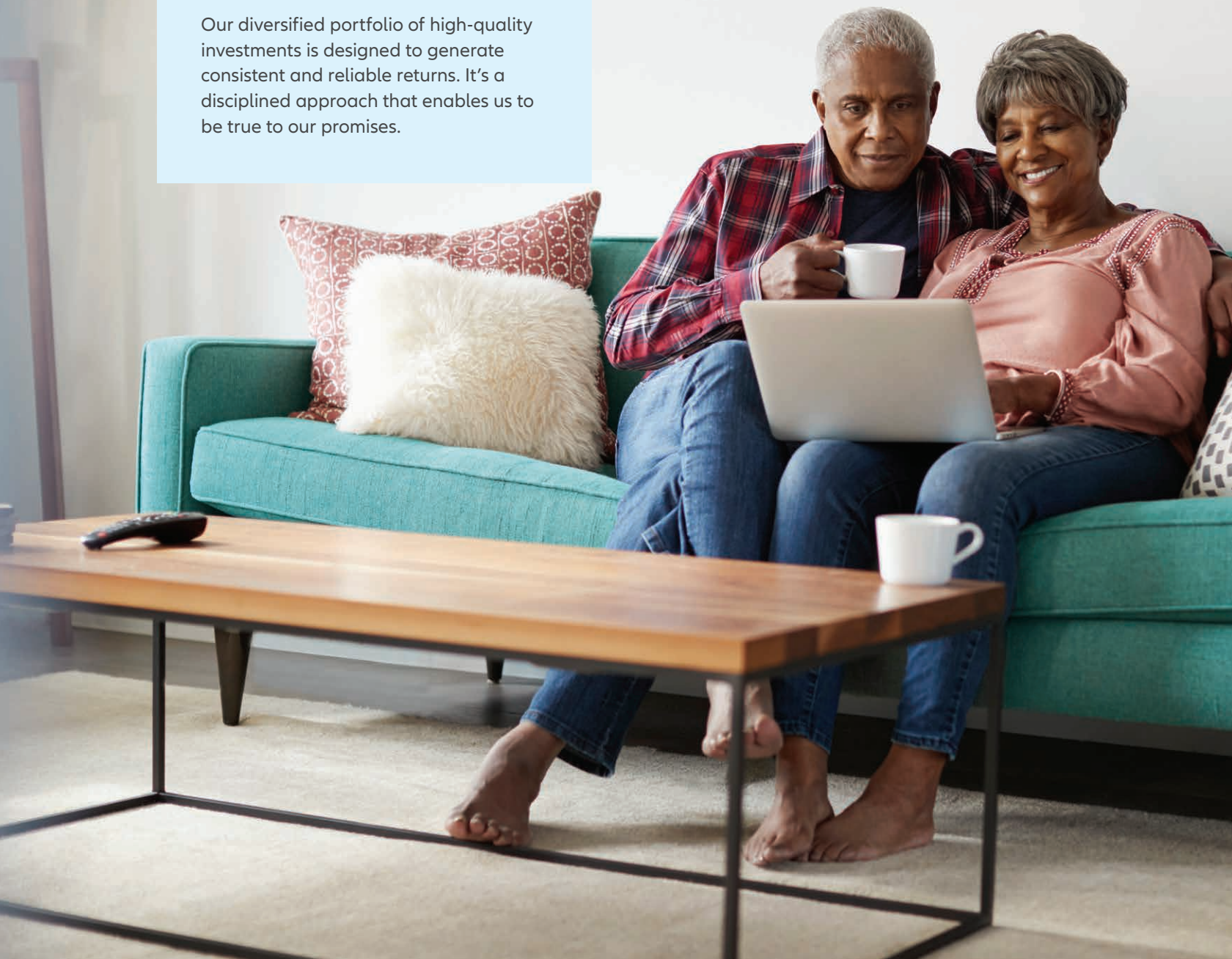
We're an innovator of financial solutions for people who seek predictable retirement income along with protection against the unknown. Through our products and network of financial professionals, we can help you seek to achieve your most important goals, including:

- Wealth accumulation for your future plans
- Predictable income for your retirement years
- Protection of your assets

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## TRUE TO OUR STANDARDS

Our diversified portfolio of high-quality investments is designed to generate consistent and reliable returns. It's a disciplined approach that enables us to be true to our promises.





# True to our comprehensive approach to managing risk

No one can predict how markets will perform over time. Yet through our conservative risk-management strategies, we can help guarantee that the money you entrust to us will be there when you need it.

Our approach to managing risk encompasses product design, hedging, and reinsurance, and leverages global resources for oversight. It's a robust and integrated approach that allows us to provide consumers with financial guarantees.



## Product design

We provide financial solutions that people seek and the protection they need. As an innovator in the annuity marketplace, we're dedicated to helping people transition through life's financial turning points: from building assets to using them to fund retirement – or to leaving a legacy for loved ones.



## Hedging

Investment management and hedging experience is provided by Allianz Investment Management U.S. LLC (AIM), a wholly owned subsidiary of Allianz Life Insurance Company of North America. They have created proprietary experiences across both our fixed and variable annuity and life insurance products to support the innovative products we offer.

They manage risk in real time by rebalancing our positions regularly to hedge against potentially extreme market events. The AIM hedging program saves costs and expenses and generates advantages that we can pass on to contract owners and policyholders through the value-added products, benefits, and features we offer.

As a result, AIM's hedge performance – which helps support the guarantees we offer – has weathered both general market turbulence and periodic financial crises.



## Reinsurance

Reinsurance can be an effective way for insurers to reduce or transfer risk. For certain lines of business, we use reinsurance from carefully selected companies to continually manage risk within tightly controlled limits.



## Global resources

Rigorous and ongoing risk oversight helps us keep our commitments. We leverage the global resources of our parent company, Allianz SE, and our dedicated risk oversight division performs ongoing reviews of key risks and risk-management functions.





# True to our long-standing reputation for excellence

Any guaranteed product is only as strong as the company behind it. That’s why it’s important that you work with a company you can trust for the long term.

Our consistently high ratings from independent rating agencies – including Standard & Poor’s, A.M. Best, and Moody’s – reflect our stability, strong balance sheet, and integrity.

We take great pride in our exceptional ratings. They demonstrate that we’ve always been true to our promises ... so you can be true to yours.

Rating agency	Rating
STANDARD & POOR’S	AA (Very Strong)
A.M. BEST	A+ (Superior)
MOODY’S	Aa3

The Standard and Poor’s rating of AA (Very Strong) is the 3<sup>rd</sup> highest of 21 possible ratings, and was affirmed February 2025.

The A.M. Best rating of A+ (Superior) is the 2<sup>nd</sup> highest of 16 possible ratings, and was affirmed March 2025.

The Moody’s rating of Aa3 is the 4<sup>th</sup> highest of 21 possible ratings, and was affirmed in September 2023 and reviewed again in September 2024 resulting in no action.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to the variable investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

For a full description of how rating categories are assigned, please refer to the rating agencies’ websites:

[www.standardandpoors.com](http://www.standardandpoors.com) | [www.AMBest.com](http://www.AMBest.com) | [www.moodys.com](http://www.moodys.com)





# True to our strength as part of a global financial powerhouse

We're proud to be part of Allianz SE, a global financial services group. Founded in 1890 in Germany, Allianz SE serves 128 million customers in nearly 70 countries.

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## ALLIANZ SE IS THE WORLD'S:

- **82<sup>nd</sup> largest company<sup>1</sup>**
- **9<sup>th</sup> largest asset manager<sup>2</sup>**
- **3<sup>rd</sup> highest ranked global insurance company<sup>3</sup>**
- **World's largest global insurance company by non-banking assets<sup>4</sup>**
- **World's #1 insurance brand for the sixth year in a row<sup>5</sup>**

<sup>1</sup>Fortune Global 500, August 2024. Ranking based on revenue.

<sup>2</sup>Allianz SE: TAI/P&I 500, October 2024. Ranked by total AUM.

<sup>3</sup>Forbes Global 2000, June 2024. Ranking based on sales, profits, assets, and market value.

<sup>4</sup>Allianz SE, UnitedHealth Group Hold Onto Top Spots on AM Best's Largest Insurer Rankings, January 2025.

<sup>5</sup>Interbrand, Best Global Brands 2024 Report, October 2024.

# Get ready for the best

Since 1896, Allianz Life Insurance Company of North America (Allianz) has helped millions of people prepare for financial uncertainties, for retirement – **and for the best life has to offer.**

A leading provider of annuities and life insurance, we serve clients like you through our **risk management experience, innovative products, and network of trusted financial professionals.** Consistently high ratings from independent rating agencies reflect our financial strength, integrity, and wise investment decisions.

As part of Allianz SE, one of the world's largest financial services companies, **we are committed to keeping our promises so you can live with confidence** – knowing that we'll be there when you need us, wherever you need us.

Products are issued by:

**Allianz Life Insurance Company  
of North America**

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Minneapolis, MN 55459-0060

[www.allianzlife.com](http://www.allianzlife.com) | 800.950.1962

Registered index-linked annuities are distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.542.5427 [www.allianzlife.com](http://www.allianzlife.com)

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company. Registered index-linked annuity guarantees do not apply to the performance of the variable subaccount(s), which will fluctuate with market conditions.

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

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