

Index Lock step by step

Index Lock and Auto Lock are features available on select fixed index annuities and indexed universal life insurance policies.

Index Lock allows you to manually lock in an index value once each crediting period – so you can capture the index gain on any business day you choose, rather than having to wait until the end of the crediting period. Auto Lock lets you set a target¹ index interest rate percentage that, if reached, will automatically activate an Index Lock at the end of the business day once the target is reached. This step-by-step guide shows you how to perform an Index Lock transaction and set upper and lower Auto Lock targets online.



TO LEARN MORE ABOUT INDEX LOCK AND AUTO LOCK, contact your financial professional and see CSI-504 for full details and business rules for FIA and CSI-512 for IUL.

This material must be used with an applicable fixed index annuity or indexed universal life product brochure.

Fixed index annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, tax-deferred accumulation potential, and the reassurance of a death benefit for beneficiaries.

Indexed universal life (IUL) insurance provides long-term financial protection, financial reassurance for beneficiaries through the death benefit, and can help reduce the overall risk in a client's financial portfolio.

¹Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached, based on the index interest rate percentage at the end of the business day. Targets need to be renewed after each crediting period unless auto-renewal is active. Because of this, your index interest rate percentage may be greater than your upper target or less than your lower target.

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

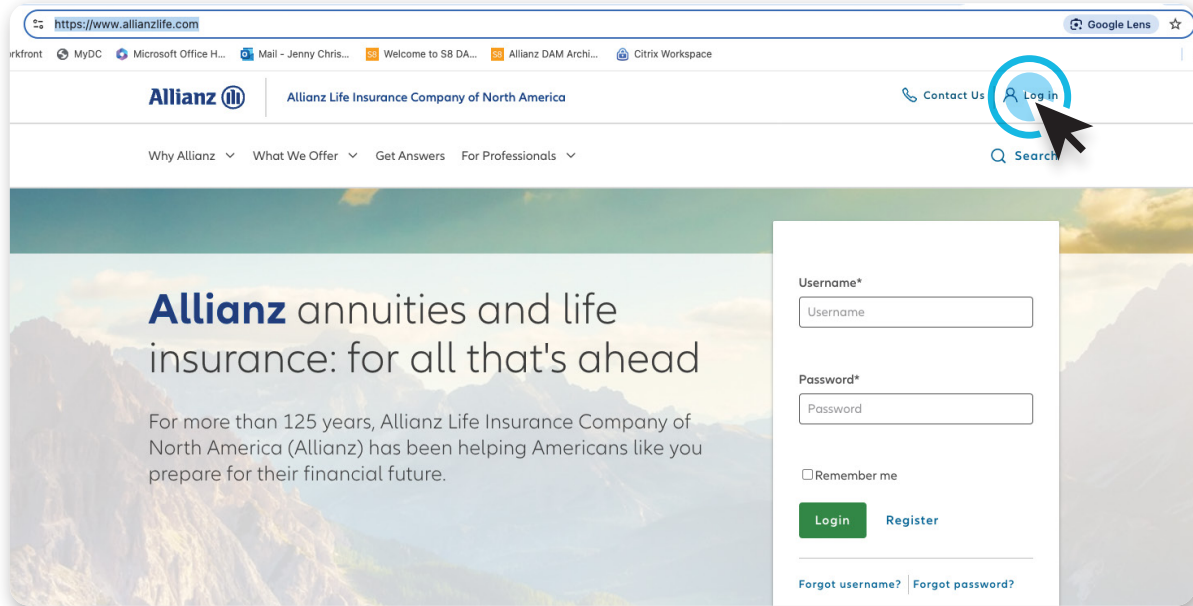
Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. www.allianzlife.com

CSI-550 (R-1/2025)

How can you apply an Index Lock or set Auto Lock targets?

You can track and view index values anytime online.

Start by either creating or logging in to your account at www.allianzlife.com, and navigate to the policy details page.



The screenshot shows the Allianz website's login page. The header includes the Allianz logo and navigation links. A blue circle highlights the 'Login' button in the top right corner. Below the header, there is a large banner with the text 'Allianz annuities and life insurance: for all that's ahead'. To the right of the banner is a login form with fields for 'Username*' and 'Password*', a 'Remember me' checkbox, and 'Login' and 'Register' buttons. Below the form are links for 'Forgot username?' and 'Forgot password?'.

Under “Allocation and Index Performance,” you will be able to view the Index Interest Rate percentage for each Indexed Allocation and whether an Index Lock or Auto Lock is available for that allocation.

Allocation and Index Performance - Values as of January 28, 2022

Allocation Option	Allocated %	Allocated \$	Allocation Charge %	Bonus Control Benefit Option	Crediting Period		Starting Index Value	Current Index Value	Participation Rate %	Auto Lock		Index Lock		Auto Renew (Upper Target Only)
					Start	End				Upper Target	Lower Target	Index Interest Rate %	Lock	
Fixed Index (50% Cap) 5% Index Annual Participation with a Participation Rate*	34.00	\$6,000.00	0.0%	Retained	01/27/2023	01/27/2024	124.02	125.76	65.00	23.49	--	0.0%	Unlocked	Yes

Change Allocation Index Lock / Set Targets

Select the “Index Lock / Set Targets” button to complete an Index Lock.

The figures shown are hypothetical and do not represent an actual client or contract.
Website view can change and may differ from examples shown.

ACKNOWLEDGE

Read the acknowledgements and select the "I acknowledge all of the above" checkbox. Then select the "Continue" button.

Index Lock

Policy #: 71488888
Owner: J.A. BUCKLEY, REV LIV TRUST

Acknowledgements

Before completing the request for an Index Lock, you must read and acknowledge the following points:

- I understand values being displayed are as of the end of the prior Business Day.
- I understand that if a Manual Lock is requested, the locked-in value may be higher or lower than the Index Value at the time of the request because the lock is executed at the end of the Business Day.
- I understand that by setting a target through Auto Lock, I am authorizing Allianz to automatically execute an Index Lock at the end of a Business Day in which a target is reached. I understand that the locked-in value may end up being greater than my upper target or less than my lower target because the percentage at the end of the Business Day is locked. I understand that I will have to reset my Index Lock(s) after each crediting period.
- I understand that with both Manual and Auto Locks, the lock will not process if the Index Value is zero or below market value.

☒ I acknowledge all of the above

Continue

Cancel

CHOOSE AND AUTO-RENEW

In the far right columns, you will see the option to add or change an Upper or Lower Target, as well as a checkbox next to any Indexed Allocation that can be manually locked. Here you can set an Upper Target and/or Lower Target by following the instructions. Or you can select the checkbox to perform a manual Index Lock. Then select the "Continue" button.

You now have the option to choose auto-renewal of upper targets on annual point-to-point allocations. This means your set target will continue from year to year for the length of the policy, unless you change or cancel it.

Index Lock

12:47 PM EST

Policy #: 71488888
Owner: J.A. BUCKLEY, REV LIV TRUST

Set targets and manual locks

Your Index Lock will be processed if the request is submitted by the end of the Business Day as noted by the clock above. For a **Manual Lock**, your Index Value will be locked at the end of the Business Day in which the lock was processed. For an **Auto Lock**, your Index Value will be locked at the end of the Business Day in which your target has been reached.

Select upper targets for auto renew each index anniversary

Your **Auto Renew** will be processed if the request is submitted by the end of the Business Day before the contract anniversary as noted by the clock above. If you select **Auto Renew**, your target will be automatically set on the next crediting period and all crediting periods going forward. Once selected, **Auto Renew** will remain on an Indexed Allocation until you remove it. **Auto Renew** is only available on upper targets for annual/1-year allocation options.

Instructions:

- To set an "Upper Target" please enter a value that is greater than the current Index Interest Rate %.
- To set a "Lower Target" please enter a value that is less than the current Index Interest Rate %.
- To clear your current Targets, delete current value(s).
- After making selections, click Continue to review and submit.

Values as of 12/16/2024

Indexed Allocation	Allocated %	Crediting Period		Participation Rate %	Index Interest Rate %	Automatically lock when a target is met		Auto Renew Upper Target	Manually lock now
		Start	End			Upper Target %	Lower Target %		
Guaranteed Income	100%	12/16/2024	12/16/2025	100%	1.5%	1.5%	1.5%	<input checked="" type="checkbox"/>	Target Requested
Guaranteed Income	100%	12/16/2024	12/16/2025	100%	1.5%	1.5%	1.5%	<input type="checkbox"/>	Target Requested

Continue

Back

Cancel

REVIEW AND SUBMIT

Simply review the selection and accept the transaction Terms & Conditions.

Index Lock

12:48 PM EST

Policy #: [redacted]
Owner: [redacted]

Your Index Lock will be processed if the request is submitted by the end of the Business Day as noted by the clock above. For a **Manual Lock**, your Index Value will be locked at the end of the Business Day in which the lock was processed. For an **Auto Lock**, your Index Value will be locked at the end of the Business Day in which your target has been reached. If you select **Auto Renew** (only available on upper targets for annual/1-year allocation options), your target will be automatically set on the next crediting period.

Review and submit to complete your request

Review before submitting

Review the Crediting Period and Allocation Option before submitting a Lock request. If successful, the submitted Allocation Options will remain locked until the end of their respective Crediting Period.

Values as of 12/16/2024

Allocation Option	Allocated %	Crediting Period		Participation Rate %	Index Interest Rate %	Auto Lock		Manual Lock	Auto Renew
		Start	End			Upper Target	Lower Target		
Benchmark US Economic Business - 10% Index Annual Participation Point with a Participation Rate*	25.00	12/16/2024	12/16/2025	1.00	0.75	1.00%	0.75%		✓
Fixed US Economic Business - 10% Index Annual Participation Point with a Participation Rate*	25.00	12/16/2024	12/16/2025	1.00	1.00	1.00%	1.00%		..

- ☒ I understand that by setting an Auto Renew, I am authorizing Allianz to automatically set a Target at the end of the crediting period.
- ☒ I accept the [Terms & Conditions](#)

Submit Request Back Cancel

CONFIRM

The last step is to simply confirm that the request was submitted. You will see your transaction number at the top of the page.

Request submitted successfully.

Changes will not reflect on the website for 1 - 2 business days.

Close

Request Submitted for 4/27/2023 12:00:00 AM

Transaction # 123456789

The Index(es) will stay locked for their respective crediting periods.

Your Index Lock will be processed if the request is submitted by the end of the Business Day as noted by the clock above. For a **Manual Lock**, your Index Value will be locked at the end of the Business Day in which the lock was processed. For an **Auto Lock**, your Index Value will be locked at the end of the Business Day in which your target has been reached. If you select **Auto Renew** (only available on upper targets for annual/1-year allocation options), your target will be automatically set on the next crediting period.

Values as of 1/28/2022

Allocation Option	Allocated %	Crediting Period		Participation Rate %	Index Interest Rate%	Auto Lock		Manual Lock	Auto Renew
		Start	End			Upper Target	Lower Target		
Maximum \$5.00 Level 10 Index Annual Rolling Period with a Participation Rate	10.00	1/27/2022	1/27/2022	10.00	1.00	10.00%	--		✓
Maximum 10.00% Level 10 Index Annual Rolling Period with a Participation Rate	10.00	1/27/2022	1/27/2022	10.00	1.00	10.00%	--		--
Maximum 10.00% Level 10 Index Annual Rolling Period with a Participation Rate	10.00	1/27/2022	1/27/2022	10.00	1.00	--	--		--

Done

Print

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This material must be used with an applicable fixed index annuity or indexed universal life insurance product brochure.

Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. Allianz will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz). Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. www.allianzlife.com

This content does not apply in the state of New York.