Index Lock
step by step

Index Lock is a feature available on Allianz Life Pro+® Advantage Fixed Index Universal Life Insurance Policy.

It allows you to 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. This step-by-step guide shows you how to perform an Index Lock transaction online, either manually or with Auto Lock.

ASK YOUR FINANCIAL PROFESSIONAL to learn more about Index Lock, or see CSI-512 for full details and business rules.

This material must be used with Allianz Life Pro+® Advantage consumer brochure (M-7183).

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

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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How can you apply an Index Lock?

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.

Under “Allocation and Index Performance,” you will be able to view your Indexed Allocations and whether an Index Lock is available for that allocation.

Select the “Index Lock/Set Targets” button to complete an Index Lock or set an Auto 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 all of the checkboxes. Then select the “Continue” button.

CHOOSE

You can now either set an Auto Lock upper target or request a manual lock for allocation options that have Index Lock available. Then select the “Continue” button.

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AUTO-RENEWAL

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

REVIEW AND SUBMIT

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

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

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