

ALLIANZ FIXED INDEX ANNUITIES (FIAS)

Your first-class experience starts here



We monitor and help you manage your FIA accounts so you can stay focused on your clients.

We've enhanced our service model to monitor and identify Index Lock opportunities on inforce contracts from our fixed index annuity (FIA) suite of products.

Access our dedicated support and enhanced capabilities to leverage our groundbreaking Index Lock feature and help simplify how you manage your book of business.



EASY
access to values

To know your client's number, log in to our website and simply identify their Index Interest Rate.



CONSISTENT
personal support

Assistance monitoring your clients' contracts for Index Lock opportunities.



IMPACTFUL
results

Financial professionals and their clients have used Index Lock over **12,000** times, with an average locked-in credit of **6.3%**.¹



Turn the page to get familiar with what you can expect from our first-class service model.

¹ Average locked interest rate for clients who applied the Index Lock feature between September 9, 2019 and November 22, 2022. The total number of contracts used for this analysis was 7,970 and both one- and two-year crediting methods were included. Potential interest varies by index strategy and index. Past results are not a guarantee of future performance. 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 or your clients regarding whether an Index Lock should be exercised or the optimal time for doing so.

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 growth potential, and the reassurance of a death benefit for beneficiaries.

Index Lock is available with select Allianz fixed index annuities.

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Easy

The Index Lock Report:

- Access 24/7 with www.allianzlife.com
- Index values updated daily for lock considerations
- View all client contracts or search for custom ranges

Client Name	Contract Number	Indexed Allocation	Allocated %	Crediting Period		Participation Rate %	Index Lock			
				Start	End		Index Interest Rate %	Upper Target	Lower Target	Lock
CLIENT ONE	FA123456	Bloomberg US Dynamic Balance II ER Index 2-Year Point-to-Point with a Participation Rate*	50.00	03/03/2021	03/03/2023	70.00	3.09	--	--	Unlocked
CLIENT ONE	FA123456	Bloomberg US Dynamic Balance II ER Index Annual Point-to-Point with a Participation Rate*	50.00	03/03/2021	03/03/2022	50.00	2.21	--	--	Unlocked
CLIENT TWO	FA126451	Select Bloomberg US Dynamic Balance Index II ER Annual Point to Point with a Participation Rate*	33.00	02/01/2021	02/01/2022	145.00	9.49	--	--	Unlocked
CLIENT TWO	FA126451	Select PIMCO Tactical Balanced ER Index Annual Point to Point with a Participation Rate*	33.00	02/01/2021	02/01/2022	145.00	15.04	--	--	Unlocked
CLIENT THREE	FA113892	Bloomberg US Dynamic Balance II ER Index Annual Point-to-Point with a participation rate	50.20	03/05/2021	03/05/2022	50.00	2.80	--	--	Unlocked
CLIENT FOUR	FA123114	Bloomberg US Dynamic Balance II ER Index 2 Year Point to Point with a Participation Rate	49.80	03/05/2020	03/05/2022	70.00	5.08	--	--	Unlocked

The above figures are for illustrative purposes only and do not reflect actual data or an actual Allianz client.



For 24/7 access to an Index Lock Report for your clients, log in to www.allianzlife.com > Accounts > Fixed Annuity / Life





Consistent

Your Allianz Life Insurance Company of North America (Allianz) partner can help you identify lock opportunities for clients reaching certain Index Interest Rate thresholds.

Message Options

From: [Redacted]
To: [Redacted]
Cc: [Redacted]
Subject: Allianz - Your Client has an Index Lock Opportunity

I was reviewing your book of issued fixed index annuities with Allianz Life Insurance Company of North America (Allianz) for clients with **Index Lock** opportunities. In particular, I noticed contract(s) for:

Policy Number	Owner	Product	Allocation Option	Index Interest Rate %	Next Index Credit Date
712345678	J. SMITH	Allianz Benefit Control [®] Annuity	Bloomberg US Dynamic Balance II ER Index 2 Year Point-to-Point with a participation rate	6.09%	03/03/2023
703456789	C. JONES	Allianz 222 [®] Annuity	BlackRock iBLD Claria ER Index Annual Point-to-Point with a participation rate	5.43%	10/8/2021
708458213	T. CUMMINS	Core Income 7 [®] Annuity	PIMCO Tactical Balanced Index Annual Point-to-Point with a cap	3.01%	4/11/2022

*PLEASE NOTE: for Allianz 360SM Annuity policies this Index Credit % DOES reflect the interest credit bonus, for Allianz 222[®] Annuity and Allianz Benefit Control[®] Annuity it does NOT reflect the interest credit bonus. The index value used to determine interest credited may be higher or lower than the index value at the time of request. See CSI-504 for full details and business rules for Index Lock.

Our top producers are using Index Lock to:

- Stay connected with clients
- Gather additional assets
- Get referrals

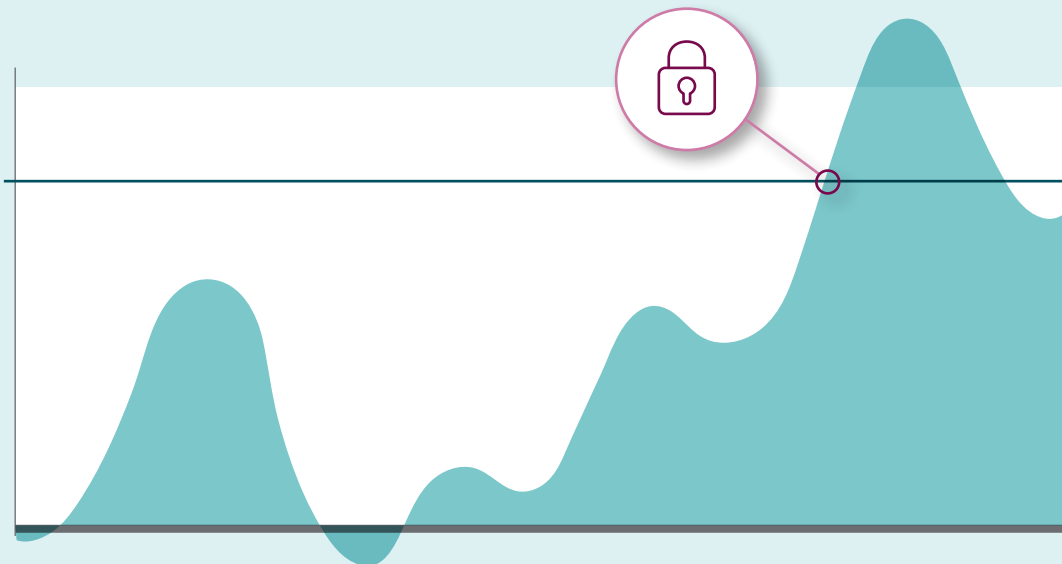
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Impactful

- We're helping you to have conversations that can be positive and impactful
- Index Lock executed over **12,000** times¹
- **6.3%** average locked-in credit¹



Hypothetical illustration.

¹ Average locked interest rate for clients who applied the Index Lock feature between September 9, 2019 and November 22, 2022. The total number of contracts used for this analysis was 7,970 and both one- and two-year crediting methods were included. The total number of Index Locks executed was 12,359. Potential interest varies by index strategy and index. Past results are not a guarantee of future performance. 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 or your clients regarding whether an Index Lock should be exercised or the optimal time for doing so.



FOR ADDITIONAL INFORMATION OR COMPLETE SALES SUPPORT, call your Allianz representative or the FASTeam at 800.950.7372.

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, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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

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