

MULTI-YEAR POINT-TO-POINT CREDITING

Want more accumulation potential and greater control?

MY (multi-year) point-to-point crediting methods may be a good choice for clients with a longer time horizon, while still offering short-term control with Index Lock.

A fixed index annuity (FIA) can provide tax-deferred growth potential, a death benefit for beneficiaries, plus principal and credited interest protection from market risk.

And thanks to our latest innovation, select Allianz® FIAs now also offer your clients the benefits of multi-year point-to-point crediting¹ – with the option to lock in a positive change in index value at any time.²

Start with higher participation rates

Unlike other longer-term crediting methods, Allianz® MY point-to-point offers participation rates that are designed to start higher than comparable 1-year options and get even higher year by year.¹

Lock in an index value at any time

Choosing a longer crediting period no longer means a long wait: Thanks to our innovative Index Lock feature, your clients can lock in an index value at any time – then receive their index credit on the next contract anniversary and go again.

TAKE A CLOSER LOOK

MY point-to-point crediting offers two options: a 2-year or 5-year crediting period. And whichever option your clients choose, the participation rates are guaranteed until the end of the crediting period.³ Here’s a hypothetical example:

2-YEAR EXAMPLE

Crediting period year 1	Crediting period year 2
100%	125%

5-YEAR EXAMPLE

Crediting period year 1	Crediting period year 2	Crediting period year 3	Crediting period year 4	Crediting period year 5
130%	150%	170%	190%	210%

The rates used in this hypothetical example are used to explain the MY point-to-point crediting method concept and do not represent any specific product or allocation option.

But remember that your clients don’t have to wait until the end of the crediting period. If they see an index value they like, they can lock in that value with Index Lock.²

¹ Although MY point-to-point crediting is designed to offer higher rates than its one-year counterpart, there is no guarantee that rates will be higher or that rates will increase year over year. Rates will vary due to market conditions. See Allianz website for current rates.

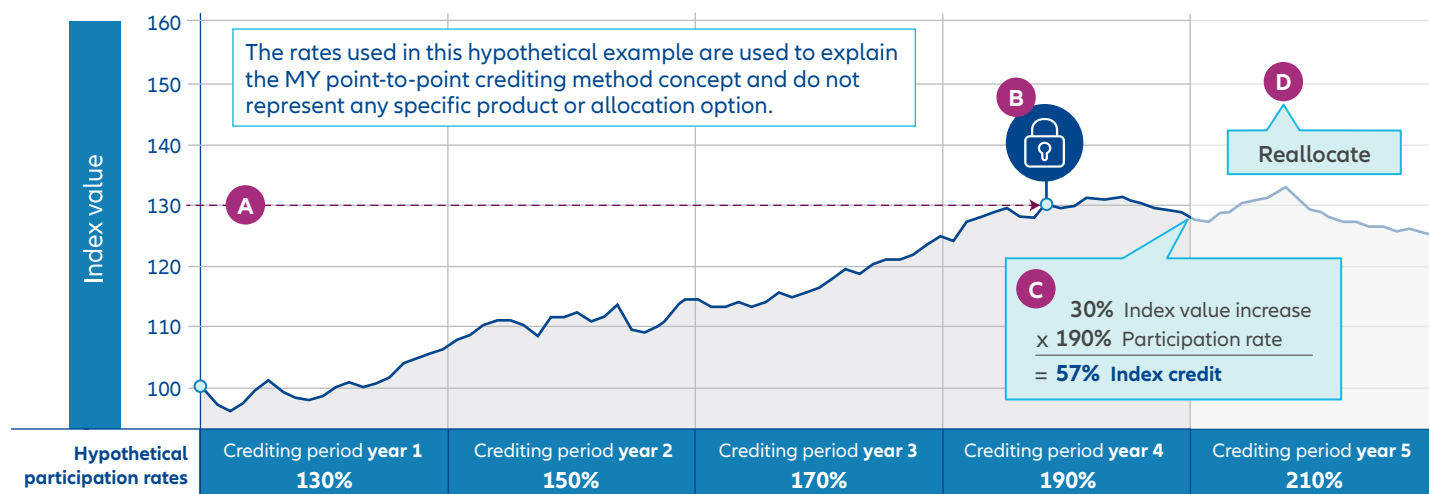
² Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. Allianz will not provide advice or notification regarding whether to exercise an Index Lock or the optimal time for doing so.

³ The renewal participation rate may differ significantly – up or down – at the company’s discretion, relative to the initial participation rate.

For certain Allianz® FIAs, MY point-to-point with a participation rate crediting methods are only available to allocate to during the withdrawal charge period.

M-7634 (R-2/2026) Product and feature availability may vary by state and broker/dealer. | **For financial professional use only – not for use with the public.**

INDEX LOCK IN 5-YEAR MY POINT-TO-POINT CREDITING (Hypothetical example with initial 5-year term)



- A** Let's suppose your client chooses a 5-year crediting period. But in year 4 of the crediting period, the index has increased 30%.
- B** Your client likes the value and locks it in using Index Lock.
- C** On their next contract anniversary, your client receives a 57% index credit (30% index return multiplied by 190% participation rate = 57%).
- D** Then your client may reallocate to a new allocation option. No need to wait until the original 5-year crediting period has ended!

YOUR CLIENTS ARE IN CONTROL WITH INDEX LOCK



Choosing a longer crediting period no longer means a long wait. Your clients can lock in an index value at any time.

As the example above shows, your clients can activate an Index Lock once per crediting period. This lets them lock in the end-of-business-day index value² until the next contract anniversary – so they are protected from negative index performance for the remainder of the contract year.

Index Lock offers your clients more control by helping them:

- Ensure a positive indexed interest credit
- Reduce the effects of midterm market volatility
- Determine the length of their crediting period

Activate an Index Lock automatically with Auto Lock

If your clients wish, they can bypass the need to log in and manually activate an Index Lock. With Auto Lock, they can set upper and lower targets anytime during the crediting period. If their

chosen index reaches the target, the index value at the end of that business day is automatically locked in until the next contract anniversary.

Note: Because the lock is executed at the end of the trading day, the index value used to determine interest credited may be higher or lower than the index value at the time of request, and may be higher than upper targets set or lower than lower targets set. An Index Lock can only be activated on index returns that are greater than 0%, unless otherwise indicated. **When setting upper targets with MY point-to-point crediting methods, keep in mind that participation rates increase each year and could activate an Index Lock immediately on the contract anniversary.**

For additional information about Index Lock and Auto Lock, see "Using Index Lock to capture potential interest" (CSI-504).

TO LEARN MORE, contact  your Allianz® representative or visit  www.allianzlife.com/MYP2P

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company.

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