Allianz

Allianz Life Insurance Company of North America

MY POLICYPRO

Frequently Asked Questions (FAQs) about My PolicyPro

My PolicyPro gives you and your clients anywhere, anytime access to inforce policy information.

WITH MY POLICYPRO, YOUR CLIENT'S POLICY INFORMATION IS AT YOUR FINGERTIPS:

- Policy values as of the most current annual statement and how policy values have changed year over year
- Allocation options available within the policy and to which options the current values are allocated
- Descriptions of the riders available on the policy
- Annual policy activity – including premium paid, charges, and credits

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

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. 800.950.1962. www.allianzlife.com

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

ASI-485 (2/2023) **For financial professional use only – not for use with the public.**

What you should know about My PolicyPro

Why would a client use My PolicyPro?

- My PolicyPro is designed to provide another resource to policy owners for tracking and understanding their policy. They can view their most recent annual statement values and find additional information about their product, such as riders, available indexes, and information about loans.
- It's a way for clients to see what was originally forecasted in the illustration at the policy's issue (or in a recent inforce illustration) and compare those values to how their policy is actually performing.
- My PolicyPro provides real-time reminders about their policy features, reducing service calls to financial professionals and the home office.

What products are available on My PolicyPro?

Barring any transition rules with the launch of new products, the policies included were issued on, or after, May 24, 2016. This includes:

- Allianz Life Pro+® Fixed Index Universal Life Insurance Policies
- Allianz Life Pro+® Elite Fixed Index Universal Life Insurance Policies
- Allianz Life Pro+® Advantage Fixed Index Universal Life Insurance Policies.

How do clients access My PolicyPro?

They can use the link located in the Allianz Life Online Service Center (www.allianzlife.com).

When is My PolicyPro available for a client?

Access to My PolicyPro becomes available on the first policy anniversary after the My PolicyPro tool is launched. However, please note:

- Policies issued after December 13, 2020 will have both their most recent annual policy statement values and a baseline illustration that reflects their at-issue illustration.
- All Allianz Life Pro+® (issued after May 24, 2016), Allianz Life Pro+® Elite, and Allianz Life Pro+® Advantage Policies issued before December 13, 2020 will only have the most recent annual policy statement values. Please see information on adding an inforce illustration.

Why doesn't my client have a link to My PolicyPro in the Online Service Center?

- Policy was issued prior to May 24, 2016
- Policy has not reached its one-year anniversary; link becomes available upon the first policy anniversary.

I'm getting an error message when I click on the link; who do I call?

Please call the Customer Service desk, and they will work with the appropriate teams to identify the root cause.

Can I access my clients' My PolicyPro pages and will I see the same information that they do?

Yes – with the exception that you'll also have the ability to upload an inforce illustration if the client does not have a baseline illustration.

Why are the values as of the policy anniversary date and not the current date?

In order to maintain consistency between the different sources of information that a client and financial professional have – and in order to track those values over time – My PolicyPro uses the values as presented in the policy anniversary statement.

When are values updated?

- Annually, on the policy anniversary
- Policy values will match the most recent annual policy statement. Projected values are taken from the baseline illustration. The baseline illustration is either the at-issue illustration or an uploaded inforce illustration.

Why is there only one year's worth of values?

- My PolicyPro uses the values from the policy anniversary statement. These statements began loading into My PolicyPro on July 18, 2022. Therefore, if the policyowner's last policy anniversary was before this date, they will only have one policy anniversary statement available.
- For policyowners who had an anniversary after July 18, 2022, they may see two years' worth of Annual Policy Statements.
- At this time, additional historical values are not available. We hope to add this enhancement in future years.

What you should know about My PolicyPro

What is the baseline illustration?

Based on the issue date of the policy, the baseline illustration is either the original at-issue illustration (or point-of-sale illustration used when the policy was purchased) or the most recent inforce illustration uploaded by the financial professional.

Why isn't there a baseline illustration to compare values?

Only Allianz Life Pro+® Advantage Fixed Index Universal Life policies issued after December 13, 2020 have a baseline, at-issue illustration included.

How do I upload a baseline illustration (if one is missing)?

- If the policy is an Allianz Life Pro+® Advantage issued after December 13, 2020, please contact the Customer Service Center with the illustration ID from the at-issue illustration (found in the bottom corner of the illustration output pages).
- If the policy was issued between May 24, 2016 and December 12, 2020, you will need to upload inforce illustrations from the Inforce Self-Service system and set that as the baseline. Note: Policies with material changes are not eligible for self-service inforce illustrations. Therefore, an inforce illustration cannot be uploaded to My PolicyPro.

Can I replace a baseline illustration?

- Baseline illustrations must either match the at-issue illustration that was included in the contract or represent the inforce illustration that was uploaded. Therefore, the baseline illustration cannot be changed or altered once it is set.
- Future enhancements will allow you to upload additional inforce illustrations, resulting in multiple comparison points.
- Please contact the Customer Service team for further assistance.

How do I run an inforce illustration?

- For policies that have not experienced a material change, you are able to run an inforce illustration at www.allianzlife.com
- Navigate to Accounts and click Fixed Annuity / Life
- Use the Express Policy Search section in the left navigation, enter your client's policy number, and hit "Go."
- Select "Inforce illustration."

Can I have both a baseline illustration and inforce illustration?

- Not at this time.
- Future enhancements will allow you to upload additional inforce illustrations, resulting in multiple comparison points.

Why can I only see a limited number of years into the future?

We only project limited years forward in order to provide the most relevant and valuable information. In addition, until more years are added into My PolicyPro, the graphics would feel disproportionate to the data provided by the sources.

As values are added each year, the graph will continue to expand.

If my client wants to make changes to their policy, how do they do that?

My PolicyPro is designed to provide valuable policy information to policyholders, but it is not an administrative tool. To make changes to a policy, policyholders are encouraged to work with you, their financial professional, or call the Customer Service Desk.

My client's name is spelled wrong (or other demographic data is incorrect), how do I correct this?

Any errors to a person's personal information are also reflected in their policy. Please contact the Customer Service Center to remedy. Please note, the policy administrative system will not automatically update My PolicyPro. Any changes made to the policy between policy anniversary dates will be reflected upon the next policy anniversary.

I have questions about my client's policy and what I am seeing, who do I call?

Please contact the Customer Service Desk. They will help clarify values you see and/or identify the appropriate resource if values need to be updated.

What if my client's values are not aligning with their original illustrated projections?

Consider reviewing the following with your client:

- What allocation options are they allocated to?
- What was their assumed interest rate in the baseline illustration?
- Do the premium payments they are making match what was assumed in the baseline illustration?

TO LEARN MORE about My PolicyPro, contact the Customer Service Desk.