

MY POLICYPRO

“What are my current policy values?”
“What allocation options do I have?”
“What riders are available to me?”

Now the answers are right at your fingertips.

With My PolicyPro, you have anywhere/anytime access to your life insurance policy information

My PolicyPro is an online interactive tool that simplifies monitoring your policy goals and performance, current values, and policy features.

It's simple to use. Log in (or register a new account) at www.allianzlife.com. Then click the **My PolicyPro** button.

You'll see complete policy details, including:

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



→ **KEEP READING** for
a tour of **My PolicyPro**.

This offer is not valid in the state of New York.

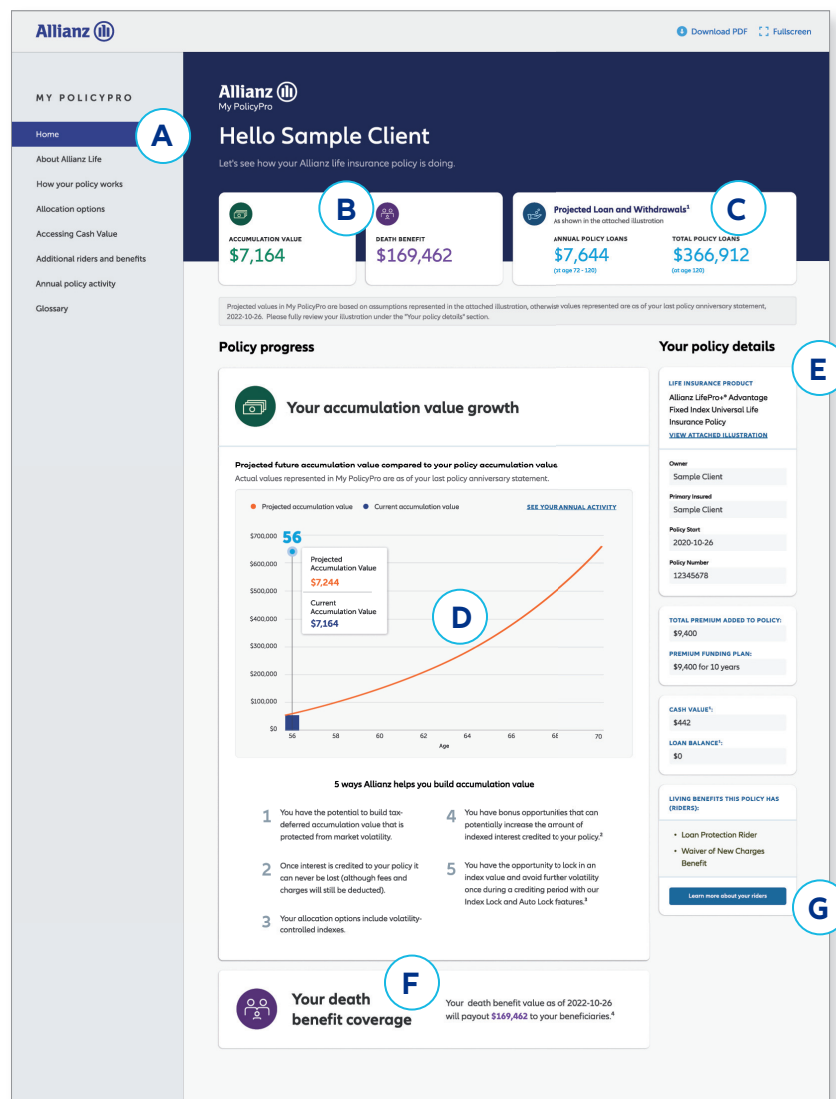
Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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

• 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

You'll begin on the home page, where you'll find important policy information

- A** Navigation to all the sections of My PolicyPro
- B** Your policy values, based on your most recent annual statement
- C** If your illustration includes loans or withdrawals, you'll see "Projected loans or withdrawals"¹
- D** Your accumulation value, based on your most recent annual statement compared to your projected accumulation value, based on the illustration included
 - If you don't see an illustration for comparison, work with your financial professional to have an inforce illustration uploaded
 - Only policy values since February 2023 (when My PolicyPro launched) are available
- E** Important policy information
- F** Your death benefit, based on your most recent annual statement
- G** The living benefits and riders available on your policy



¹Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

This hypothetical example is provided for illustrative purposes only.

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How your policy works

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Your policy

A generally income-tax-free death benefit provides you and your beneficiaries with financial reassurance for the future. You also have the potential to build tax-deferred accumulation. Any available cash value is accessible through policy loans and withdrawals.¹

 See how it works below

A

```

graph LR
    A((Premium payments)) --> B((Fees))
    A --> C((Build accumulation value tax-deferred))
    B --> D((Tax-free death benefit protection))
    C --> E((Loans and withdrawals))
    A -.-> F[See how it works below]
  
```

Premium payments
You pay premium into the policy. Fees and charges are deducted, and the remaining payments have the opportunity to build accumulation value through a fixed allocation or indexed allocation. Cost of insurance and mortality charges are deducted monthly from the accumulation value.

Fees
See your fees section and how accumulation value builds below

Build accumulation value tax-deferred
See your fees section and how accumulation value builds below

Tax-free death benefit protection
Upon your death, your beneficiaries will receive an income tax-free death benefit.¹

Loans and withdrawals
You can access any available cash value through policy loans or withdrawals to use for supplemental college funding, retirement, or other financial needs.¹

ALLOCATIONS AND INTEREST CREDIT

Accumulation value builds when interest is credited to your policy.

Allianz provides two interest crediting options. Index allocation options enable a fixed interest allocation that helps build your accumulation value (although cost of insurance and mortality charges will reduce the policy value).

B

OPTION 1

Your selected option

Indexed interest

Your accumulation value has the potential to earn interest based on positive changes in one or more external market indexes. We call this "indexed interest." How much indexed interest you receive is impacted by the crediting method you choose, e.g., caps, participation rates, and floors that may be applied.³ The combination of an index and crediting method is called an allocation option, which determines how much interest will be credited to your policy.

If the index performance is positive, we apply the indexed interest to your policy's accumulation value, per any caps and participation rates.

If the index performance is negative, your accumulation value will be unaffected, thanks to the floor. However, fees and charges will reduce the policy value.

Another factor that can help your indexed interest credit grow

Bonus opportunity

Allianz offers bonus opportunities for some index choices. Bonuses are applied on top of the interest credit to help build your accumulation value even further.⁴

OPTION 2

Fixed interest

Your policy's credited daily at one predictable interest rate, no matter what happens in the market.

As well as:

- A How your policy works
- B How you build accumulation value

This hypothetical example is provided for illustrative purposes only.

See information about your indexes and crediting methods.

- A

Indexes available with your policy
- B

Crediting methods available with your policy
- C

Bonus opportunities available with your policy
- D

The allocation options to which your policy values are allocated and the total value of each option

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Available indexes and crediting methods

The following indexes and crediting methods are available with your Allianz (full product name) policy.

A

Bloomberg US Dynamic Balance II ER Index

AVAILABLE CREDITING METHOD:
Annual point-to-point with participation rate

Comprised of the Bloomberg US Equity Custom Futures ER Index and the Bloomberg Barclays US Aggregate Custom KRI Unlevered Index and shifts weighting between them daily based on historical realized volatility.

PIMCO Tactical Balanced ER Index

AVAILABLE CREDITING METHOD:
Annual point-to-point with participation rate

Comprised of the U.S. Equity Futures Custom Index and a bond component comprised of the PIMCO Systematic Bond ER Index with a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components.

Blended index

AVAILABLE CREDITING METHOD:
Annual point-to-point with cap

A blend of four indexes, including: 32% Dow Jones Industrial Average, 35% Bloomberg Barclays US Aggregate Bond Index, 20% EURO STOXX 50® Index, and 12% Russell 2000® Index.

S&P 500® Index

AVAILABLE CREDITING METHOD:
Annual point-to-point with cap, Monthly sum with cap, Trigger

A group of 500 stocks representing major U.S. industrial sectors.

AVAILABLE CREDITING METHODS:

Annual point-to-point

On your policy anniversary, the beginning index value is compared to the ending index value. The percentage of change is calculated. If the ending index value is higher than the beginning index value, you will receive indexed interest. (How much interest you receive will depend on a participation rate or a cap.) If the value is lower, you won't receive indexed interest - but your policy's accumulation value will be protected.

Monthly sum

On your policy anniversary each month, the index value is compared to the prior month's value, and the percentage of change is calculated. At the end of the year, the policy's monthly increases and decreases are added up. The increases may be subject to a cap however, decreases are not limited by the cap. If the final sum is positive, you'll be credited that amount as indexed interest. If the sum is negative, you'll receive no indexed interest - but your policy's value will be protected.

Trigger method

Track changes in an index value from one policy anniversary to the next. Any change greater than or equal to zero will result in the current Trigger Interest Rate being credited to the policy. The current Trigger Interest Rate is subject to change on an annual basis. If the result is negative (less than zero), 0% would be credited to the policy.

AVAILABLE BONUS OPTIONS:

Select Option

Multiples any annual indexed interest by 40%. For those who are willing to pay a charge in return for a higher bonus and greater indexed interest potential.

Bonused Option

Multiples any annual indexed interest by 15%. For those looking for a moderate choice with bonus potential but no additional charges associated with the bonus.

Standard Option

For those willing to forego a bonus in favor of higher caps and participation rates, which may result in higher indexed interest received.

Classic Option

Adds a consistent bonus rate to the policy's annual accumulation value. For Clients that may want a conservative approach and a guaranteed credit. Includes an allocation restriction, meaning you may not be able to allocate 100% of your accumulation value, if the fixed account goes below 1%.

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Your allocation options selection

Values are as of your last policy anniversary statement as of 2022-10-26

Index	Interest credits	Bonus credits	Total earned interest %	Total value
Bloomberg US Dynamic Balance II ER Index Annual Point-to-Point w/Par. Rate	\$0.00	\$0.00	0.00%	\$3,581.43
Bonus PIMCO Tactical Balanced ER Index Annual Point-to-Point w/Par. Rate	\$0.00	\$0.00	0.00%	\$3,581.43
Total	\$0.00	\$0.00	0.00%	\$7,162.86

What you can do to help build your accumulation value

🔗

Talk to your financial professional about enabling our exclusive Index Lock and Auto Lock features or if you are considering diversifying your allocation options within your FUL. Learn more at [allianzlife.com](#).

FEATURE

Index Lock and Auto Lock features

WHAT IT DOES

Lock in an index value and protects against volatility.

HOW IT WORKS

With Index Lock, you can lock in an index value at any time during the crediting period. And with Auto Lock, the policy can activate the Index Lock automatically when it reaches your set target - which means you don't have to closely monitor the potential volatile swings of the index.¹

FEATURE

Diversifying your allocations

WHAT IT DOES

Helps reduce risk and smooth out volatility.

HOW IT WORKS

Diversifying your allocations can help provide more opportunities by spreading out the interest potential and volatility of your policy over different economic cycles.²

This hypothetical example is provided for illustrative purposes only.

Learn how to take a policy loan or withdrawal.

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Accessing income

I am ready to take a policy loan or withdrawal. What do I do next?

Talk with your financial professional.

With Allianz Life Plus Advantage, you have the ability to access any available cash value at any time, for any reason - whether to help with emergencies, supplement retirement expenses, college funding or even vacations or large purchases.

What to expect when you are ready to take a loan or withdrawal

Get started by reviewing these 3 steps

1

Assess your needs

How much monthly/annual money do you need?

2

In partnership with your financial professional:

A

Review your current policy values.

B

Obtain an income illustration to help inform funds taken do not negatively impact your policy or future goals.

C

Decide how you want to access the cash value - loans or withdrawals. Learn more below.

3

Contact the Allianz Service Center and submit the Allianz income request form

Allianz Service Center XXX-XXX-XXXX

www.allianzlife.com

Accessing cash value with loans that may be income-tax free*

You have the option to take indexed or fixed interest loans, or a combination of both, with loan rates that are guaranteed for the life of the policy.

Your two loan options are:

OPTION 1

Indexed loan

Loan option with annual up front interest charge of 5% that's locked in when you purchase your policy and won't change. The annual loan rate can be offset by potential credited indexed interest. If indexed interest is zero or less than the loan charge, the loan charge will not be offset.

OPTION 2

Fixed interest loan

Loan option with an up charge that's locked in when you purchase your policy and available any time there is cash value available. 2% credited each year that the loan is outstanding on the policy anniversary to help offset the loan charge. Rate charged: Policy years 1-10: 2.95% each year; Policy years 11+ 1.96% each year.

Other ways you can access available funds

Partial surrender:

Partial surrenders will reduce your policy values, including the death benefit, and may be subject to a \$50 charge.

Full surrender:

You can request a full surrender at any time; however, a surrender charge will apply if requested in the first 121 policy years.

Considerations:

When accessing policy loans and surrenders, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implication of taking policy loans and surrenders and discuss them with your tax professional.

See descriptions of all riders available for your policy.

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Additional riders and benefits

Your riders and benefits

Using optional riders, you customized your policy for your specific needs.

Additional Term Rider

Adds extra term insurance up to 10 times (or five times depending on age and underwriting) the base death benefit amount of your policy. Additional cost at the time of issue.

Child Term Rider

Adds term insurance to your coverage to insure your children who are at least 15 days old, but not yet 21 years old. Your child can convert this rider to an Allianz permanent cash value policy without additional underwriting. Additional cost at the time of issue.

Chronic illness Accelerated Death Benefit Rider

Accelerates the death benefit if the insured becomes chronically ill or cognitively impaired (under specific criteria). Once exercised, there is a charge associated with the rider. Accelerated amount may be taxable.*

* The rider is included with the policy, subject to age and underwriting requirements. There is a fee charge as a discount factor against every accelerated payment if the rider is exercised. The discount factor is based on age, premium class, current value of the policy, and current discount factor interest rate at that time.

Contact your financial advisor or the Allianz Service Center to learn more.

Allianz Service Center XXX-XXX-XXXX

www.allianzwebstorehere.com

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Review your annual policy activity – including premium paid, charges, and credits.

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Annual policy activity

Accumulation value of your policy
As of 2022-10-23

The accumulation value is either the current value or the guaranteed accumulation value, whichever is greater.

CURRENT ACCUMULATION VALUE	GUARANTEED ACCUMULATION VALUE
\$7,162.86	\$7,052.18

Accumulation value details	Current accumulation value	Guaranteed accumulation value
Beginning value on 2021-10-24	\$2,100.00	\$2,100.00
Premium paid	\$7,300.00	\$7,300.00
Premium Charges	-\$764.00	-\$764.00
Asset charges	-\$0.00	n/a
Insurance cost charges	-\$420.16	-\$535.06
Expense charges	-\$1,052.98	-\$1,052.98
Interest credits	\$0.00	\$4.22
Interest bonus*	\$0.00	\$0.00
Ending Value on MM/DD/ YYYY	\$7,162.86	\$7,052.18

Finally, there's
a glossary
that defines
the important
terms we use.

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Glossary of terms

Accumulation value
Accumulation value is equal to the greater of the current value or the guaranteed accumulation value. It is as of your last policy statement.

Cash value
Cash value is the amount you would get if you surrendered (cashed in) your policy. It's equal to your accumulation value minus the full surrender charge and any outstanding loan balance. It is as of your last policy statement.

Current value
Values as of your last policy anniversary statement.

Death benefit
The amount payable upon the death of the insured. This amount is illustrated as an end-of-year value and is net of any outstanding policy loans, accrued loan interest, or partial surrenders taken from the cash value. It is as of your last policy anniversary.

Guaranteed accumulation value
Guaranteed accumulation value is similar to the current value, except it earns fixed interest only and incurs policy charges at guaranteed rates. The [0.10%] minimum fixed interest rate and the maximum policy charges are applied in all policy years.



STILL HAVE QUESTIONS? LET US KNOW.

If you have additional questions about your policy or **My PolicyPro**, or if you're considering changes to your policy, contact your financial professional.