**Allianz Index Advantage+ Income™ Variable Annuity**

**ISSUE AGE:** 0-80

**CONTRACT MAINTENANCE CHARGE:** $50 annually (waived for contract values of $100,000 or more)

**PURCHASE PAYMENTS:**
- Minimum initial: $5,000
- Minimum subsequent: $50
- Maximum: $1,000,000

*Each purchase payment begins its own withdrawal charge schedule.*

**Withdrawal charge schedule**
- 6 years for each purchase payment (8.5%, 8%, 7%, 6%, 5%, 4%, 0%): All withdrawals are subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal additional tax.

**Product and rider fee**
- 1.25% product fee and 0.70% Income Benefit rider fee are accrued daily and deducted on each quarterly contract anniversary, calculated as a percentage of the charge base, which is the contract value on the preceding quarterly contract anniversary, adjusted for subsequent purchase payments and withdrawals. The Income Benefit is automatically included in the contract at issue.

**Free withdrawal privilege**
- 10% of total purchase payments, available annually, adjusted for subsequent purchase payments and withdrawals; any used portion does not carry over from one year to the next.

**Death benefits**
- Choose Traditional Death Benefit or Maximum Anniversary Value Death Benefit (for an additional 0.20% rider fee).

**Variable option**
- AZL® Government Money Market Fund®

**INDEX OPTIONS**
- Tax-free transfers are allowed between index options on each Term End Date.

**Daily adjustment**
- On days other than the Term Start Date and Term End Date, the index options are valued through the Daily Adjustment, which is the estimated present value of the future Performance Credit.

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**1-year term**
- Index Performance Strategy
- Index Precision Strategy
- Index Dual Precision Strategy
- Index Guard Strategy
- Index Protection Strategy with Cap
- Index Protection Strategy with Trigger

**Each index option is the combination of**
- a crediting method (also called an index strategy)
- the index
- the time period for measuring index performance (term)
- any applicable buffer or floor amount

**Lifetime Income Percentages**
- Beginning at age 45, Lifetime Income Percentages used to calculate Income Payments will automatically increase each year you wait to begin income. Income payments are subject to a minimum waiting period. The initial income percentage and income percentage increases are determined on the Index Effective Date.

**Income Multiplier Benefit**
- This is part of the Income Benefit. It allows you the option (after a minimum waiting period) to withdraw more than your annual maximum income payment (the Income Multiplier factor) if you can't perform at least two of the six Activities of Daily Living (eating, bathing, getting dressed, toileting, transferring, and continence) or if you become confined to a qualified hospital, nursing facility, or assisted living facility for at least 90 days in a 120-day period. Refer to the prospectus for more details on the Income Multiplier Benefit.

**Standard contract features**
- Required minimum distribution program
- Waiver of withdrawal charge benefit

**Annuity payout options**
- Life
- Joint and survivor
- Life with a guaranteed period
- Guaranteed period
- Joint and 2/3 survivor

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Deduction of the 1.25% annual product fee and 0.70% Income Benefit rider fee, withdrawal charge, contract maintenance charge, and, if applicable, the Maximum Anniversary Value Death Benefit 0.20% rider fee may result in the loss of principal and previously earned Performance Credits, which are the returns you may receive from the index options.

INVESTMENT AND INSURANCE PRODUCTS ARE:
- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material must be preceded or accompanied by a current prospectus and consumer product brochure for Allianz Index Advantage+ Income™ Variable Annuity. IAIP-006 (R-11/2023) Please refer to the product prospectus for state variations on contract features and charges.
You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund’s sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund is managed by an affiliate of Allianz Life Insurance Company of North America and Allianz Life Financial Services, LLC. All are affiliated companies. This Fund is subadvised. The subadviser may have a public mutual fund with an investment objective that is similar to that of this Fund but will have different performance due to differing fees, expenses, relative cash flows, portfolio sizes, and other factors. Please see the product and Fund prospectus for more information regarding the fees associated with the AZL® Government Money Market Fund. It is only used to hold purchase payments until they are allocated to the Index Options and is not available for selection by an owner.

1 Allianz reserves the right to decline any or all purchase payments at any time on a nondiscriminatory basis. Purchase payments can only move into index options on the Index Effective Date or an Index Anniversary. Purchase payments received on days other than the Index Effective Date or an Index Anniversary will be held in the AZL® Government Money Market Fund® until the Index Effective Date or next Index Anniversary. At the Index Effective Date or Index Anniversary we will transfer those allocations in the AZL® Government Money Market Fund to the applicable index options.

2 The Daily Adjustment can be negative with the Index Dual Precision Strategy, Index Precision Strategy, Index Guard Strategy, and Index Performance Strategy. You will lose money if the Daily Adjustment is negative. The Daily Adjustment could reflect significantly less gain, or more loss than we would apply to an Index Option on the Term End Date. If you select multiple multi-year Term Index Options, there may be no time that any such transaction can be performed without the application of at least one Daily Adjustment.

3 These are the only index strategies available while receiving Income Payments.

4 No single crediting method or index option consistently delivers the most return under all market conditions.

5 We establish the Income Payment waiting period, the Income Multiplier Benefit wait period, and the income multiplier factor on the date you sign your application. Current terms for new business contracts are included in the Income Benefit Supplement.

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