



Allianz Index Advantage+ NF[®] Variable Annuity

ISSUE AGE: 0-85	CONTRACT MAINTENANCE CHARGE: \$50 annually (waived for contract values of \$100,000 or more)	PURCHASE PAYMENTS: ¹ Minimum initial: \$10,000 Minimum subsequent: \$50 Maximum: \$1,000,000 <i>Each purchase payment begins its own withdrawal charge schedule.</i>
Withdrawal charge schedule	6 years for each purchase payment (8%, 8%, 7%, 6%, 5%, 4%, 0%): All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.	
Free withdrawal privilege	10% of total purchase payments, available annually; any unused portion does not carry over from one year to the next.	
Death benefits	Choose between two benefits both available only during the accumulation phase upon the first death of an owner named at issue: • Traditional Death Benefit: greater of contract value, or total purchase payments adjusted for withdrawals • Maximum Anniversary Value Death Benefit available for issue age 0-75 (for an additional 0.20% rider fee): greater of contract value or Maximum Anniversary Value If there is a change in ownership, the death benefit may be reduced to contract value.	
Variable option	AZL® Government Money Market Fund*	
INDEX OPTIONS		
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. ²	
	Index strategies	Indexes
Multi-year term (3- and 6-year terms)	Index Performance Strategy Index Dual Precision Strategy	<div><div><div></div>S&P 500® Index</div><div><div></div>Russell 2000® Index</div></div> Index Performance Strategy multi-year term index options have a participation rate.
1-year term	Index Performance Strategy Index Precision Strategy Index Dual Precision Strategy Index Guard Strategy Index Protection Strategy	<div><div><div></div>S&P 500® Index</div><div><div></div>Russell 2000® Index</div><div><div></div>Nasdaq-100® Index</div><div><div></div>iShares® MSCI Emerging Markets ETF</div><div><div></div>EURO STOXX 50®</div></div>
Each index option³ is the combination of	<div><div>• a crediting method (also called an index strategy)</div><div>• the index</div></div> <div><div>• the time period for measuring index performance (term)</div><div>• any applicable buffer or floor amount</div></div>	
Tax-free transfers	Transfers between index options are allowed on every Term End Date.	
Standard contract features	<div><div>• Required minimum distribution program</div><div>• Waiver of withdrawal charge benefit</div></div>	
Annuity payout options	<div><div><div>• Life</div><div>• Joint and survivor</div><div>• Life with a guaranteed period</div></div><div><div>• Guaranteed period</div><div>• Joint and 2/3 survivor</div></div></div>	

Deduction of the withdrawal charge, contract maintenance charge and, if applicable, the rider fee may result in the loss of principal and previously earned performance credits, which are the returns you may receive when you allocate money to an index option.

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 for Allianz Index Advantage+ NF[®] Variable Annuity and any applicable consumer materials.

INFP-006 (R-05/2025) Please refer to the product prospectus for state variations on contract features and charges.

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 when they will be transferred to the index options. The AZL® Government Money Market Fund is only used to hold purchase payments until they are allocated to the Index Options and is not available for selection by an owner.

***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 subadvisor may have a public mutual fund with an investment objective that is similar to that of this Fund that 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.

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

Although an index or indexes will affect your index option values, the index options do not directly participate in any stock or equity investment and are not a direct investment in an index.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

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The EURO STOXX 50® provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.

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Call your financial professional or Allianz Life Financial Services, LLC, member FINRA, at 800.624.0197 to obtain a prospectus about the variable option(s). The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the registered index-linked annuity, index options, and any available variable option(s), which you should carefully consider. Please read the prospectuses thoroughly before sending money.

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America (Allianz).

Guarantees do not apply to the performance of the variable subaccount, which will fluctuate with market conditions.

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