

ALLIANZ® REGISTERED INDEX-LINKED ANNUITIES

Level of protection. Growth potential. Flexibility.



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

RILA-002 (R-5/2025)



Build your future

You've worked hard, and now it's time to start thinking about retirement. Whether you want to protect your savings, grow it, or both – we can help.

Allianz® registered index-linked annuities (RILAs) are designed to help you reach your long-term financial goals by offering:



LEVEL OF PROTECTION

Select from index strategies that provide varying levels of protection for the principal you invest if the market drops.



GROWTH POTENTIAL

Have the opportunity to grow your retirement savings by participating in index returns.



FLEXIBILITY

If your objectives change or markets evolve, you have the ability to lock values or reallocate among index options.

It's your retirement.

Make it the one you want with help from Allianz.

This material must be preceded or accompanied by a current prospectus for the Allianz® registered index-linked annuity, and any applicable consumer materials.

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 RILA, index options, and any available variable option(s), which you should carefully consider. Please read the prospectuses thoroughly before sending money.

This content is general information for educational purposes, and is not intended to constitute fiduciary advice. Please consult your financial professional for a specific recommendation about purchasing one of these products.

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

RILAs explained

RILA stands for **Registered Index-Linked Annuity**.

ANNUITY

An annuity is a financial vehicle that is designed to help you prepare for retirement. Simply put, an annuity is a contract between you and an insurance company: You pay the insurance company purchase payments, and in exchange you get benefits only an annuity can provide. Annuities offer tax-deferred¹ growth potential while you're saving for retirement, and reliable income in the form of annuity or income payments after you retire – in some cases, for as long as you live.²

REGISTERED INDEX-LINKED ANNUITY (RILA)

A registered index-linked annuity, or RILA, is a specific type of annuity that relies on external market performance as measured by an index to determine returns. RILAs offer a unique combination of features, including the opportunity to invest with the level of protection and growth potential that can help you achieve your overall financial goals. This is accomplished through a variety of **index options**. RILAs also may offer a variety of annuity payout options and a choice of death benefits at issue.

RILAs are subject to investment risk, including possible loss of principal. Investment returns and principal value will fluctuate with market conditions so that contract value, upon distribution, may be worth more or less than the original cost.

INDEX OPTIONS

Each index option is a combination of:

- A crediting method (also known as an index strategy)
- The index
- The term (time period for measuring index performance)
- A level of protection

To see where an Allianz® RILA may be a fit, let's take a closer look at how they can offer a level of PROTECTION, GROWTH POTENTIAL, and FLEXIBILITY. →

¹Withdrawals will reduce contract values (including any cash value) and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a withdrawal charge or a market value adjustment (MVA), depending on the product. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

² As long as you follow the terms of your contract.

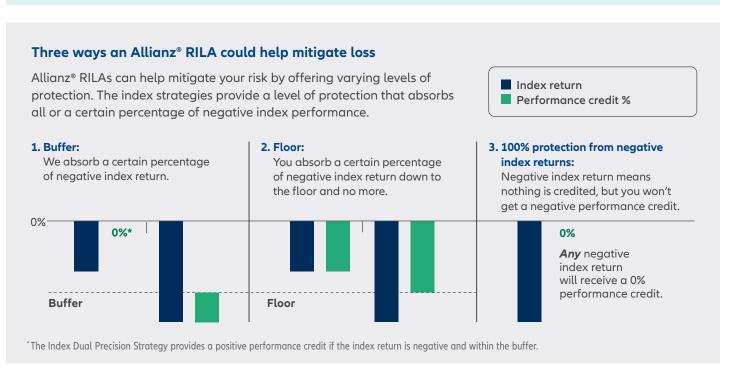
PRODUCT FEATURE 1

→ Level of protection – Limit savings loss in a volatile market

Finding opportunities to grow your retirement savings may mean taking on additional risk.

Taking on too much risk could result in large losses due to market volatility. Even worse, these losses could take more time to rebuild than you have left before you retire.

The impact of losses on your retirement timeline If your portfolio loses 5% 10% 15% 20% 25% 30% 35% 40% 45% 50% You would need this overall 5.26% **11.11%** 17.65% 25% 33.33% 42.86% 53.85% 66.67% 81.82% 100% return to break even If you started at \$100K and lost 10%, your return would need to be 11.11% to get back to \$100K.1



¹Contract charges and fees are not reflected. If they had been deducted, overall return to break even would need to be greater than the returns stated.

Amounts invested in the index strategy must be held for the full term before you can receive a performance credit. A daily adjustment is applied if, before the Term End Date, you take a full or partial withdrawal, annuitize the contract, execute a Performance Lock, a death benefit is paid, or contract fees and expenses are deducted. The daily adjustment for index options with a buffer or floor may cause you to lose principal and previous earnings even if index performance is positive on that day or has been positive since the Term Start Date.

PRODUCT FEATURE 2

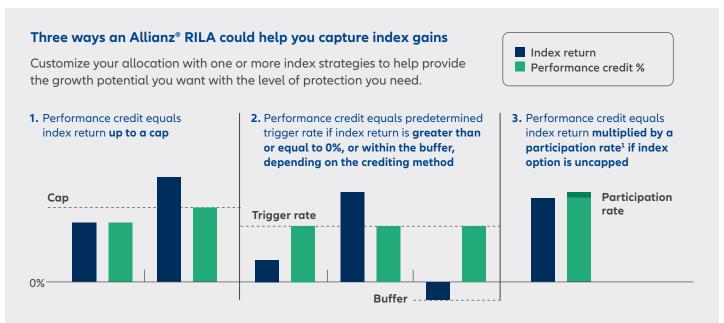
Growth potential – Help increase savings with participation in potential index gains

History shows us that even with market losses, it pays to stay invested long-term.

S&P 500® INDEX 20-YEAR HISTORICAL PERFORMANCE (1/1/2005 – 12/31/2024)



In this chart, the performance of the S&P 500° Index is not intended to represent the performance of any actual investment. You cannot invest directly in an index. The S&P 500° Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. Performance figures do not reflect any fees, expenses, charges, and taxes that may be associated with investing in the financial vehicle. Individual results would be lower if these had been included. Dividends are not included in index returns when determining performance credits. Some financial vehicles may include certain limitations where you may not realize the full upside potential of the index return, conversely, you may receive some level of downside protection although it may not fully protect against a loss. **Past performance is no guarantee of future results.**



Allianz® RILAs can give you growth potential through market participation to help you accumulate for retirement. Note that with a RILA you may not be able to participate fully in a market recovery due to limits on upside potential.

PRODUCT FEATURE 3

Flexibility – A potential solution that evolves with you

Retirement isn't one-size-fits-all and neither are our solutions. From the choice to reallocate among the index options if your needs change to the opportunity to potentially capture gains and limit losses, we value your ability to customize a retirement solution.

REALLOCATION

On your Term End Date you can reallocate to a different index option if your needs have changed. Additional benefits may allow you to reallocate earlier than your Term End Date through a feature called Early Reallocation.

PERFORMANCE LOCK

For added flexibility and a level of control, the **Performance Lock** feature provides you the innovative opportunity to potentially capture gains and limit losses on each index option throughout the term.¹

The Performance Lock feature has been executed over 542,000 times since it launched in 2013.² Refer to the Performance Lock brochure (RILA-004) for more details.

PERFORMANCE LOCK in action

These hypothetical examples show how you can potentially capture gains or limit losses.



Executing a Performance Lock may result in receiving less than the performance credit that would have been received had the index option not been locked. It is possible to lock in a negative return. We will not provide advice or notification regarding whether a Performance Lock or Early Reallocation (also known as "get back in") should be executed, the optimal time to do so, or if a Performance Lock or Early Reallocation is exercised at a suboptimal time. We are not responsible for any losses related to decisions of whether or not to execute a Performance Lock or Early Reallocation. Early Reallocation caps, participation rates, and/or trigger rates received may be less than the Early Reallocation rates that become available later in the Index Year, or the renewal rates available on the next Index Anniversary.

¹ By executing the Performance Lock, the locked index option will no longer participate in any potential index gains or losses or get the daily adjustment for the rest of the index year, or get a performance credit.

²The total number of Allianz Life Insurance Company of North America RILA contracts that applied the Performance Lock feature from 9/16/2013 to 12/31/2024 was 117,579. Of those contracts, there were 542,501 Performance Locks executed. Potential performance credit varies by index option. Past performance is not an indication of future results.

³The locked index option value will decrease for deductions of any subsequent contract fees and expenses. If you do not Early Reallocate, the index option will only stay locked for the remainder of the index year and it will "unlock" on the Index Anniversary that occurs on or immediately after the lock date.

Ready to learn more?

If you're concerned about saving enough for retirement and generally, if these describe you, Allianz® RILAs may help meet your future needs:



LEVEL OF PROTECTION

You're looking for some protection from market volatility and loss.



GROWTH POTENTIAL

You're focused on preserving and accumulating assets.



FLEXIBILITY

You want a customizable solution that's appropriate for you.





Get ready for the best

Since 1896, Allianz Life Insurance Company of North America (Allianz) has helped millions of people prepare for financial uncertainties, for retirement – and for the best life has to offer.

A leading provider of annuities and life insurance, we serve clients like you through our risk management experience, innovative products, and network of trusted financial professionals. Consistently high ratings from independent rating agencies reflect our financial strength, integrity, and wise investment decisions.

As part of Allianz SE, one of the world's largest financial services companies, we are committed to keeping our promises so you can live with confidence – knowing that we'll be there when you need us, wherever you need us.

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Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company and do not apply to the performance of the variable subaccount(s), which will fluctuate with market conditions.

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

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

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