

ALLIANZ® REGISTERED INDEX-LINKED ANNUITIES

The Index Dual Precision Strategy

Predetermined upside performance potential with a level of protection and growth opportunities from smaller index losses.

The Index **Dual Precision** Strategy may be a good choice if you are looking for a level of protection and growth in a small up or down market with the opportunity for predetermined upside potential. **See how it works with four possible outcomes:**

Available indexes

- S&P 500® Index
- Russell 2000® Index
- Nasdaq-100® Index
- iShares® MSCI Emerging Markets ETF
- EURO STOXX 50®



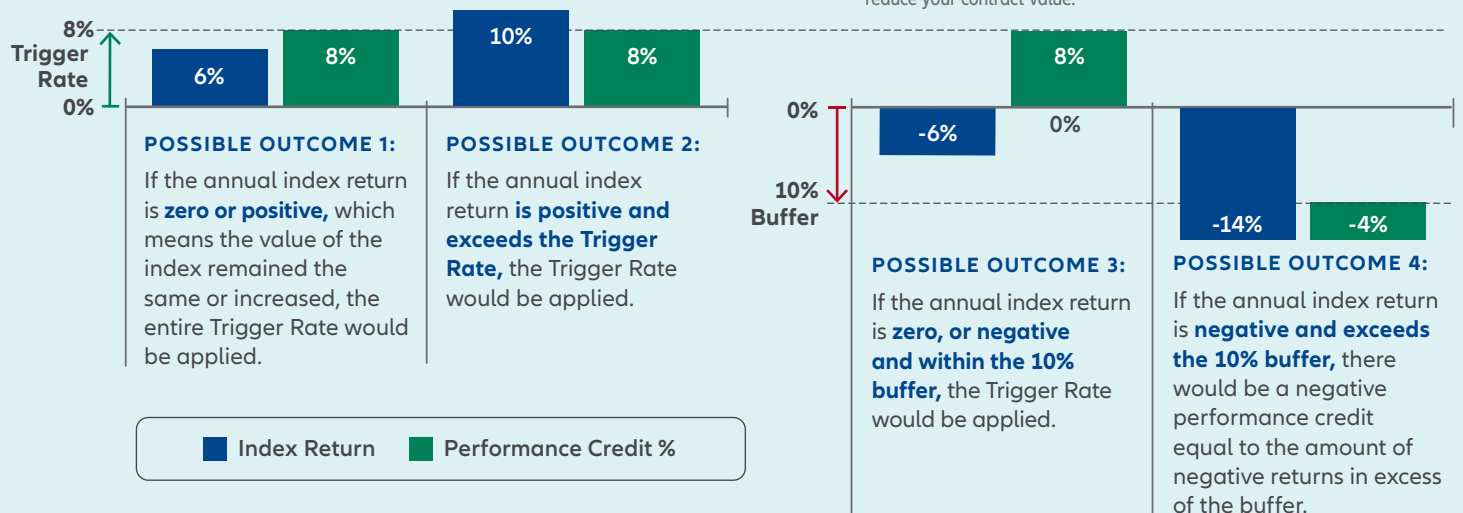
If the annual index return is zero or positive, which means the value of the index remained the same or increased, you'll receive an annual positive performance credit equal to the **Trigger Rate**. This gives you the potential for growth opportunities.

Trigger Rates may be different from what is represented in the examples. You may not be able to participate fully in a market recovery due to the Trigger Rates limit on upside potential in subsequent terms.



If the annual index return is zero, or negative and within the 10% buffer, you'll receive an annual performance credit equal to the Trigger Rate. **If the annual index return is negative and the loss is greater than the 10% buffer,** you will receive an annual negative performance credit. This helps provide a level of protection with growth opportunities.

The buffer is helpful for smaller losses, but does not fully protect against more significant index declines. Index losses in excess of the 10% buffer will reduce your contract value.



This material must be preceded or accompanied by the appropriate consumer brochure, product profile, and a current prospectus for the Allianz® registered index-linked annuity. Refer to the product brochure for important information and index disclosures.

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

Important things to know:

- Trigger Rates can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years.
- Trigger Rates can also be different for each index option.
- Trigger Rates are subject to change in each new Term Start Date, and will never be less than the minimum Trigger Rate.
- 10% buffers for the currently available Index Dual Precision Index Options cannot change.
- Amounts deducted for applicable fees and charges may result in a loss of principal or previously earned performance credits, and will not receive a performance credit on the next Term End Date.
- Amounts invested in the index strategy must be held for the full term before they 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 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.**

→ FOR INFORMATION ON THE TRIGGER RATES currently offered on the registered index-linked annuity product, please consult your financial professional or visit www.allianzlife.com/rates

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

This hypothetical example shows conceptually how the Index Dual Precision Index Options might work in different market index environments and assumes no change in the hypothetical Trigger Rate. It does not predict or project the actual performance of the Allianz® registered index-linked annuity with the Index Dual Precision Index Options. This example does not reflect deductions for contract fees and expenses.

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.

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.

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

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

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