



ALLIANZ® FIXED INDEX ANNUITIES

Positioning accumulation-focused Allianz® FIAs with your clients

An overview of our products' key features and benefits

All fixed index annuities offer tax-deferred growth potential, a death benefit for beneficiaries, and protection of your clients' principal and credited interest from market risk.

But some annuities go further by offering more accumulation potential with a premium bonus or enhanced fixed rates, and other features to help your clients target specific financial goals.

PRODUCT OVERVIEW	Allianz Accumulation Advantage 7® Annuity
Client goal	Accumulation-focused
Access	Lump-sum friendly (after 7 years)
Time horizon for starting lifetime withdrawals	N/A
Flexible premium	First 18 months
Premium bonus	No
Interest bonus	No
Deferral period	7-year withdrawal charge period
Free withdrawals	In the contract year following the most recent premium payment, 10% of the greater of accumulation value or paid premium is available each year in one or more free withdrawals.
Income benefit/rider	N/A
Income options	No income benefit. Annuitization is available.
Lump sum available	Accumulation value after 7 years
Index Lock/Auto Lock (not available on all allocations)	Yes

Allianz Accumulation Advantage® Annuity
Accumulation-focused
Lump-sum friendly (after 10 years)
N/A
First 18 months
No
No
10-year withdrawal charge period
In the contract year following the most recent premium payment, 10% of paid premium is available each year in one or more free withdrawals.
N/A
No income benefit. Annuitization is available.
Accumulation value after 10 years
Yes

Allianz Accumulation Advantage+® Annuity
Accumulation-focused
Lump-sum friendly (after 10 years)
N/A
First 18 months
14% ¹
No
10-year withdrawal charge period
In the contract year following the most recent premium payment, 10% of the greater of accumulation value or paid premium is available each year in one or more free withdrawals. Unused percentage carries over into the following year, up to 20%
N/A
No income benefit. Annuitization is available.
Accumulation value after 10 years
Yes

→ PLEASE SEE MORE DETAILED PRODUCT INFORMATION IN THE FOLLOWING PAGES

- FOR YOUR SPECIFIC STATE VARIATIONS, visit www.allianzlife.com.
- TO VIEW CURRENT RATES, visit www.allianzlife.com/rates.

Allianz Accumulation Advantage 7[®] Annuity (C64997-MVA)

<div>PRODUCT POSITIONING</div> <div><div><div></div></div> = Product fit</div> <div><div>↔</div> = Feature availability</div>	Product at a glance:	Lump sum		<div><div></div></div>	
		Flexible income			
			5 years or less	6-9 years	10 years or more
	ACCUMULATION FOCUSED: Offers competitive rates for accumulation potential. Flexible choices after 7 contract years, including lump sum availability, continue the contract, or annuitization.				
	Access	Lump-sum friendly (after 7 years)			
	Premium	Initial minimum \$20,000 qualified or nonqualified Flexible premium first 18 months Maximum \$2,000,000 without approval Premium bands: Rates vary based on initial premium amount. <ul style="list-style-type: none">Initial issued premium \$100,000 or greaterInitial issued premium less than \$100,000			
	Premium bonus	N/A			
	Interest bonus	N/A			
	Deferral period	7-year withdrawal charge period			
	Free withdrawals	In the contract years following the most recent premium payment, 10% of paid premium or beginning of the year accumulation value – whichever is greater – is available each year in one or more free withdrawals. Withdrawals may not exceed the remaining cash value.			
Income options	No income benefit. Annuitization is available.				
Allocation options	<ul style="list-style-type: none">Several index allocation options available.Please consult your specific annuity's Guide to Current Rates for full details.				
Index Lock/Auto Lock (not available on all allocations)	Yes				
Issue ages	0-85				
Withdrawal charge schedule	In most states: 7-year withdrawal charge period (8.50%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 0%)				
Death benefit (prior to annuitization)	The greater of the contract's accumulation value, guaranteed minimum value, cash value or net premium is available as a lump sum or may be taken as annuity payments over at least five years.				

Allianz Accumulation Advantage[®] Annuity (C64237-MVA)

Product at a glance:	Lump sum			
	Flexible income			
5 years or less6-9 years10 years or more				
ACCUMULATION FOCUSED: Offers competitive rates for accumulation potential, plus a first-year enhancement on the fixed interest allocation and a guaranteed interest rate for the second year. Flexible choices after 10 contract years, including lump sum availability, continue the contract, or annuitization.				
Lump-sum friendly (after 10 years)				
Initial minimum \$20,000 qualified or nonqualified Flexible premium first 18 months Maximum \$1,000,000 without approval Premium bands: Rates vary based on initial premium amount. <ul style="list-style-type: none">• Initial issued premium \$100,000 or greater• Initial issued premium less than \$100,000				
N/A				
N/A				
10-year withdrawal charge period				
In the contract years following the most recent premium payment, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals may not exceed the remaining cash value.				
No income benefit. Annuitization is available.				
<ul style="list-style-type: none">• Several index allocation options available.• Fixed interest allocation offering first-year enhancement plus a guaranteed interest rate for the second year*• Allocation charge applies to certain allocations. Please consult your specific annuity's Guide to Current Rates for full details and current allocation charge.				
Yes				
0-80				
In most states: 10-year withdrawal charge period (9.30%, 8.85%, 7.90%, 6.95%, 5.95%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0%)				
The greater of the contract's accumulation value, or guaranteed minimum value is available as a lump sum or may be taken as annuity payments over at least five years.				

Allianz Accumulation Advantage+[®] Annuity (C64997-MVA)

Product at a glance:	Lump sum			
	Flexible income			
5 years or less 6-9 years 10 years or more				
ACCUMULATION FOCUSED: Offers a premium bonus and competitive rates for accumulation potential, plus the option to choose even higher enhanced rates (for an additional charge). Flexible choices after 10 contract years, including lump sum availability, continue the contract, or annuitization.				
Lump-sum friendly (after 10 years)				
Initial minimum \$20,000 qualified or nonqualified Flexible premium first 18 months Maximum \$2,000,000 without approval Premium bands: Rates vary based on initial premium amount. <ul style="list-style-type: none">• Initial issued premium \$100,000 or greater• Initial issued premium less than \$100,000				
14% ¹				
N/A				
10-year withdrawal charge period				
In the contract years following the most recent premium payment, 10% of paid premium or beginning of the year accumulation value – whichever is greater - is available each year in one or more free withdrawals. Plus any unused free withdrawal percentage carries over into the following year, up to 20%. Withdrawals may not exceed the remaining cash value.				
No income benefit. Annuitization is available.				
<ul style="list-style-type: none">• Several index allocation options available.• Allocation charge applies to certain allocations. Please consult your specific annuity's Guide to Current Rates for full details and current allocation charge.				
Yes				
0-80				
In most states: 10-year withdrawal charge period (9.30%, 8.85%, 7.90%, 6.95%, 5.95%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0%)				
The greater of the contract's accumulation value, guaranteed minimum value, cash value or net premium is available as a lump sum or may be taken as annuity payments over at least five years.				

* After the second year, future renewal rates will be declared on the contract anniversary and guaranteed for the following contract year. While we manage renewal rates off of the base rate, they may vary from year to year.

† The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If clients withdraw their contract before the 11th contract year, they will lose the unvested bonus. During the first 10 contract years, we will apply a withdrawal charge, market value adjustment, and unvested bonus reduction if you partially or fully withdraw your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year. These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium). Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

Fixed index annuities are insurance products. They are not a direct investment in an index or in the market. The contract owner does not own shares of any index fund or any equity or bond investments.

• 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

Any distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

This content does not apply 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 (Allianz).

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.

For financial professional use only – not for use with the public.

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