



ALLIANZ® FIXED INDEX ANNUITIES

Positioning income-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 lifetime withdrawal options, premium and/or interest bonuses, and other features that can help your clients target specific financial goals.

PRODUCT OVERVIEW	Allianz Benefit Control+™ Annuity	Allianz 222+™ Annuity	Allianz 360™ Annuity
Client goal	Increasing income-focused	Increasing income-focused	Guaranteed income-focused
Access	Designed for lifetime withdrawals from PIV	Designed for lifetime withdrawals from PIV	Designed with one value that can be used for lifetime withdrawals or taken as lump sum (after 10 years)
Time horizon for starting lifetime withdrawals	Can start immediately (owner must be at least age 50 as of most recent contract anniversary)	10+ years (owner must be at least age 60 as of most recent contract anniversary)	Can start immediately (owner must be at least age 50 as of most recent contract anniversary)
Flexible premium	First 18 months	First 18 months	First 18 months
Premium bonus	30% ¹	50% ⁵	No
Interest bonus	Accelerated: 250% PIV interest bonus, 50% accumulation value interest factor OR Balanced: 150% PIV interest bonus, 100% accumulation value interest factor	150% interest bonus factor credited to the PIV	105% interest bonus factor credited to accumulation value
Withdrawal charge period	10-year withdrawal charge period	10-year withdrawal charge period	10-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. Unused percentage carries over into the following year, up to 20%.	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%.	10% per year (in contract year following most recent premium payment)
Income benefit/rider	Built-in income benefit rider with no additional fee	Built-in income benefit rider with no additional fee	360 Benefit rider included at additional cost
Income options	Lifetime withdrawals with increase potential	Lifetime withdrawals with increase potential	Lifetime withdrawals with choice of Level/Increasing Income
Lump sum available	Accumulation value after 10 years	Accumulation value after 10 years	Accumulation value after 10 years
Index Lock/Auto Lock (not available on all allocations)	Yes	Yes	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 Benefit Control+™ Annuity (C64997-MVA, R95581-02-MVA)

PRODUCT POSITIONING	Product at a glance:	Lump sum			↔
	Flexible income	←	●	●	→
5 years or less 6-9 years 10 years or more					
<p>● = Product fit</p> <p>↔ = Feature availability</p> <p>INCREASING INCOME-FOCUSED: Offers a premium bonus and two choices of interest bonus on interest earned, credited to the contract protected income value (PIV). Lifetime withdrawals can begin immediately or on any monthly anniversary so long as the covered person is at least 50 years old on the most recent contract anniversary.</p>					
Access	Designed for lifetime withdrawals from PIV				
Premium	<ul style="list-style-type: none">Initial minimum \$20,000 qualified or nonqualifiedFlexible premium first 18 monthsMaximum \$2,000,000 without prior approval				
Premium bonus	30% premium bonus credited to the PIV ¹				
Interest bonus	<p>Two options:</p> <ul style="list-style-type: none">Accelerated: 250% PIV interest bonus, 50% accumulation value interest factorBalanced: 150% PIV interest bonus, 100% accumulation value interest factor				
Withdrawal charge period	10-year withdrawal charge period				
Free withdrawals	In the contract year 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%; maximum is cash value.				
Income benefit/rider	<p>Built-in income benefit rider (PIV), no additional cost</p> <p>PIV is credited with a premium bonus immediately, then any interest earned while waiting to receive lifetime withdrawals receives client's choice of interest bonus (Accelerated or Balanced).¹ Your client can access the PIV immediately or on any monthly anniversary – so long as the covered person is at least 50 years old on the most recent contract anniversary – by electing either single or joint lifetime withdrawals. Annual payment amount will increase following any years there is interest credited.</p>				
Income benefit/rider fee	N/A				
Income options	Lifetime withdrawals with potential to increase				
Opportunity for lifetime withdrawal increases	Yes				
Income Flex Benefit²	Once lifetime withdrawals begin, clients can choose to waive the income increase earned in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit Amount.				
Income Multiplier Benefit	Yes. After lifetime withdrawals have begun, client can withdraw double their annual maximum payment in the case of confinement to an eligible hospital, nursing facility, or assisted living facility, or inability to perform at least two of six activities of daily living (ADLs). ³				
Allocation options	<ul style="list-style-type: none">Several allocation options (see Guide to Current Rates)Allocation charge applies to certain allocation options. Please consult your specific annuity's Guide to Current Rates for current allocation charge.				
Index Lock/Auto Lock (not available on all allocations)	Yes				
Issue ages	0-80				
Withdrawal charge schedule	In most states: 10-year surrender period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.20%, 3.15%, 2.10%, 1.05%, 0%)				
Death benefit	<p>Two choices are available for beneficiaries:</p> <ul style="list-style-type: none">The greater of the contract's accumulation value, guaranteed minimum value, or cumulative withdrawal amount is available as a lump sum.The PIV may be taken as annuity payments over a period of at least five years, limited to 250% of the accumulation value.PIV death benefit limit can vary by state.⁴				

Allianz 222+™ Annuity (C64997-MVA, R95352-01-MVA)

Product at a glance:	Lump sum			↔
	Flexible income			←●→
5 years or less 6-9 years 10 years or more				
<p>INCREASING INCOME-FOCUSED: Offers a premium bonus and interest bonus on indexed interest earned, credited to the contract protected income value (PIV). Lifetime withdrawals can begin after 10 contract years on any contract anniversary so long as the covered person is at least 60 years old.</p>				
Designed for lifetime withdrawals from PIV				
<ul style="list-style-type: none">Initial minimum \$20,000 qualified or nonqualifiedFlexible premium first 18 monthsMaximum \$2,000,000 without prior approval				
50% premium bonus credited to the PIV ⁵				
150% interest bonus factor credited to the PIV				
10-year withdrawal charge period				
In the contract year 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%; maximum is cash value.				
<p>Built-in income benefit rider (PIV), no additional cost</p> <p>PIV is credited with a premium bonus immediately, then any interest earned receives 150% interest bonus.⁵ After 10 contract years – so long as the covered person is at least 60 years old on the most recent contract anniversary – your client can access the PIV, which includes premium bonuses, any interest bonuses, and any interest credits, by electing either single or joint lifetime withdrawals. Annual payment amount will increase following any years there is interest credited.</p>				
N/A				
Lifetime withdrawals with potential to increase				
Yes				
Once lifetime withdrawals begin, clients can choose to waive the income increase earned in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit Amount.				
Yes. After lifetime withdrawals have begun, client can withdraw double their annual maximum payment in the case of confinement to an eligible hospital, nursing facility, or assisted living facility, or inability to perform at least two of six activities of daily living (ADLs). ³				
<ul style="list-style-type: none">Several allocation options (see Guide to Current Rates)Allocation charge applies to certain allocation options. Please consult your specific annuity's Guide to Current Rates for current allocation charge.				
Yes				
0-80				
In most states: 10-year surrender period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.20%, 3.15%, 2.10%, 1.05%, 0%)				
<p>Two choices available for beneficiaries:</p> <ul style="list-style-type: none">The greater of the contract's accumulation value, guaranteed minimum value, or cumulative withdrawal amount is available as a lump sum.The PIV may be taken as annuity payments over a period of at least five years.Some states are subject to a PIV death benefit limit.⁴				

Allianz 360™ Annuity (C54370-MVA, R95316-02-MVA)

Product at a glance:	Lump sum			←●→
	Flexible income	←	●	●→
5 years or less 6-9 years 10 years or more				
<p>GUARANTEED INCOME-FOCUSED: Offers guaranteed income increases every year until lifetime withdrawals begin plus competitive rates and an interest bonus for more accumulation potential.</p>				
Designed with one value that can be used for lifetime withdrawals or taken as lump sum (after 10 years)				
<ul style="list-style-type: none">Initial minimum \$20,000 qualified or nonqualifiedFlexible premium first 18 monthsMaximum \$1,000,000 without prior approval				
N/A				
105% interest bonus factor to accumulation value				
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.				
<p>Included (360 Benefit rider) at an additional cost</p> <p>Beginning at age 40, your clients' lifetime income withdrawal percentage increases every year they hold their contract before lifetime income withdrawals. Lifetime withdrawals can begin immediately or at the beginning of any contract year – so long as the covered person is at least 50 years old – by electing either Level or Increasing Income.</p>				
0.95% annually, deducted monthly ⁶				
Lifetime withdrawals with choice of Level/Increasing Income				
Yes				
N/A				
No				
<ul style="list-style-type: none">Several allocation options (see Guide to Current Rates)No allocation charge				
Yes				
0-80				
In most states: 10-year surrender period (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%)				
As long as the 360 Benefit rider is in effect, the lump sum death benefit is equal to the greater of the contract's accumulation value, cumulative withdrawal amount, net premium, or guaranteed minimum value. Annuity payments can also be taken over a period of at least five years.				

¹The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally.

²Clients can elect the Income Flex Benefit at any time during a contract year that it is available, but it is not allowed if the calculated Income Flex Benefit Amount would be less than or equal to the increase to the maximum lifetime withdrawal amount (and no additional transactions have impacted this amount), or if the accumulation value is zero. Clients do not have to take the full Income Flex Benefit Amount during a given contract year. If the client doesn't take the full amount, any remaining amount will be added to the cumulative withdrawal amount. In some circumstances, using the Income Flex Benefit may deplete the accumulation value more quickly. If the accumulation value goes to zero, other benefits may be impacted.

³To receive the Allianz Income Multiplier Benefit, your client must be confined to an eligible hospital, nursing facility, or assisted living facility for at least 90 days in a consecutive 120-day period. Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. To be eligible via activities of daily living, a physician must certify the client is unable to perform at least two of the six activities of daily living (ADLs). The six ADLs are eating, bathing, dressing, toileting, transferring, and continence. Diagnosis must occur during the contract year prior to beginning lifetime income withdrawals or any time thereafter. The double income lasts until either the accumulation value goes to zero or the patient returns to health, whichever is sooner, in which case the payments revert to standard. Also, the contract's accumulation value must be greater than the cumulative withdrawal amount. The Allianz Income Multiplier Benefit is available after the annuity has been owned for at least five or 10 years, depending on the product.

⁴In CT, HI, OH, NJ, PA, UT, and WA, the PIV Death Benefit limit is the greater of 125% of the cash value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

⁵The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, the contract must be held for at least 10 contract years and then lifetime withdrawals must be taken between the ages of 60 and 100. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally.

⁶The annual charge for the 360 Benefit rider is 0.95% of the contract's accumulation value. After the first contract year, the annual Benefit rider charge can change, but it will never be greater than the maximum Benefit rider charge of 3%.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax may apply.

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 through the annuity contract.

• 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

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.

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

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