**Allianz Accumulation Advantage+ Annuity client communication requirements**

To help you promote Allianz Accumulation Advantage+® Annuity, we have created copy for you to use in your client communications. Below you will find email copy that has been pre-approved by Allianz Ad Review for your use, along wth requirements for the use of this copy in your email communications.

Of course, any applicable broker/dealer approval still applies.

**PLEASE NOTE:**

1. **You must use the copy below exactly as provided, including any symbols, bolding, italics, underlining, etc. For example, the product name should include the registration symbol, e.g., Allianz Accumulation Advantage® Annuity.**
2. **The communication should be designed in your brand, and should not appear to be coming directly from Allianz Life Insurance Company of North America (Allianz).**
3. **Please keep a copy for your records.**

**SUBJECT LINE OPTIONS:**

Subject line option 1: **An Allianz annuity could help you reach your retirement goals**

Subject line option 2: **Now is a great time to look at Allianz Accumulation Advantage+ Annuity**

Subject line option 3: **Now is a great time to consider an Allianz annuity**

**COPY:**

**[Client name],**

Fixed index annuities (FIAs) can be a great addition to a retirement portfolio. They offer accumulation potential while protecting your principal from market downturns – plus tax deferral, and a death benefit for beneficiaries.

Allianz Accumulation Advantage+® Annuity from Allianz Life Insurance Company of North America (Allianz) is a new FIA that offers these additional benefits:

* 14% premium bonus to jump-start your retirement savings1
* Indexed interest opportunity with several allocation options for diversification
* Index Lock,2 a feature that provides you with more control while accumulating
* Flexible access options, including a lump-sum payout after 10 years

Please contact me to see if this may be a good fit for your retirement portfolio.

Sincerely,

[Financial professional signature]

**The purchase of an annuity is an important financial decision. You should have a full discussion with your Allianz financial professional before making any decision.**

1 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 you withdraw your contract before the 11th contract year, you 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 caps, lower participation rates, or other restrictions that are not included in similar annuities that don’t offer a premium bonus feature.

2Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised.

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

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America.

Product is not available in the state of New York.

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

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