



Allianz Index Advantage+ New York® Variable Annuity

ISSUE AGE: 0-85	CONTRACT MAINTENANCE CHARGE: \$50 annually (waived for contract values of \$100,000 or more)	PURCHASE PAYMENTS: ¹ Minimum initial: \$10,000 Minimum subsequent: \$50 Maximum: \$10,000,000 <i>Each purchase payment begins its own withdrawal charge schedule.</i>
Withdrawal charge schedule	6 years for each purchase payment (8%, 7%, 6%, 5%, 3%, 1%, 0%): All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.	
Free withdrawal privilege	10% of total purchase payments, available annually; any unused portion does not carry over from one year to the next. Not available on a full withdrawal.	
Death benefits	Greater of contract value or total purchase payments adjusted for withdrawals (including any withdrawal charge), available only during the accumulation phase upon the first death of an owner named at issue. If there is a change in ownership the death benefit may be reduced to the contract value.	
Variable option	AZL® Government Money Market Fund* (a 1.25% Mortality and Expense Risk Charge applies to the variable option only)	
INDEX OPTIONS		
Daily adjustment	The daily adjustment approximates the index option value that will be available on the Term End Date. It is the estimated present value of the future performance credit that we will apply on the Term End Date. ²	
	Index strategies	Indexes
Multi-year term (3- and 6-year terms)	Index Performance Strategy	<div><div></div> S&P 500® Index <div></div> Russell 2000® Index</div> All multi-year term index options have a participation rate.
1-year term	Index Performance Strategy Index Precision Strategy Index Dual Precision Strategy	<div><div></div> S&P 500® Index <div></div> Russell 2000® Index <div></div> Nasdaq-100® Index</div> <div><div></div> EURO STOXX 50®</div>
Each index option³ is the combination of	<div><div>• an index strategy (also called a crediting method)</div><div>• the time period for measuring index performance (term)</div><div>• the index</div><div>• the buffer amount</div></div>	
Tax-free transfers	<div><div>• Transfers between index options and the variable option are allowed on each Index Anniversary.</div><div>• Performance Lock allows you to capture the current index option value during the term. Lock and get back in (also known as Early Reallocation) allows you to reallocate locked index option values before the next Index Anniversary, and also allows you to reallocate any contract value in the variable option before the next Index Anniversary.</div></div>	
Standard contract features	<div><div>• Minimum distribution program</div><div>• Waiver of withdrawal charge benefit</div></div>	
Annuity payout options	<div><div>• Life</div><div>• Joint and survivor</div><div>• Life with a guaranteed period</div></div>	<div><div>• Guaranteed period</div><div>• Joint and 2/3 survivor</div></div>

Deduction of the withdrawal charge, contract maintenance charge, and, if applicable, the Mortality and Expense Risk Charge may result in the loss of principal and previously earned performance credits, which are the returns you may receive when you allocate money to an index option.

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

This material must be preceded or accompanied by a current prospectus for the Index Advantage+ New York® and any applicable consumer materials. Refer to the product materials for important information and index disclosures.

INYP-029 (R-5/2025) Product and features are available only in the state of New York.

***You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.** The Fund is managed by an affiliate of Allianz Life Insurance Company of New York and Allianz Life Financial Services, LLC. All are affiliated companies. This Fund is subadvised. The subadvisor may have a public mutual fund with an investment objective that is similar to that of this Fund but will have different performance due to differing fees, expenses, relative cash flows, portfolio sizes, and other factors. Please see the product and Fund prospectus for more information regarding the fees associated with the AZL® Government Money Market Fund.

¹**We restrict additional purchase payments.** Each Index Year you cannot add more than your initial amount (total of all purchase payments received before the first Quarterly Contract Anniversary of the first Contract Year). We allow you to add up to the initial amount in the remainder of the first Index Year. Unless an early reallocation request is submitted, the purchase payments can only move into index options on the Index Effective Date or an Index Anniversary. Purchase payments received on any other day will first be held in the AZL® Government Money Market Fund. At the Index Effective Date or next Index Anniversary or as part of an early reallocation request we will transfer those assets to the selected index options.

²The daily adjustment can be negative. You will lose money if the daily adjustment is negative. The daily adjustment could reflect significantly less gain, or more loss than we would apply to an index option on the Term End Date. If you select multiple multi-year term index options, there may be no time that your contract value is not subject to at least one daily adjustment.

³No single crediting method or index option consistently delivers the most return under all market conditions.

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The EURO STOXX 50® provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.

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