





ALLIANZ® INDEX ADVANTAGE+ NEW YORK® VARIABLE ANNUITY

# Index Options Guide

Whether you are looking to reduce volatility or increase market potential, our diverse lineup of Index Advantage+ New York® index options can help provide a potential alternative to traditional investments by offering different levels of protection and performance potential.





## INDEX OPTIONS

Each index option is a combination of:			
Crediting methods*	Indexes	Terms**	Levels of protection
<ul style="list-style-type: none"> <li>Index Performance Strategy</li> <li>Index Precision Strategy</li> <li>Index Dual Precision Strategy</li> </ul>	<ul style="list-style-type: none"> <li> S&amp;P 500® Index</li> <li> Russell 2000® Index</li> <li> Nasdaq-100® Index</li> <li> EURO STOXX 50®</li> </ul>	<ul style="list-style-type: none"> <li>1-year</li> <li>3-year</li> <li>6-year</li> </ul>	<ul style="list-style-type: none"> <li>Buffer</li> </ul>

\*Also known as index strategies.

\*\*Time period for measuring index performance.

### Indexes Available

 <b>S&amp;P 500® Index</b>	A large-cap American stock market index based on market capitalizations of 500 companies. Often considered one of the best overall representations of the U.S. stock market.
 <b>Russell 2000® Index</b>	A small-cap stock market index of the smallest 2,000 companies in the Russell 3000 index. A common benchmark for companies that identify as small-cap based on market capitalization.
 <b>Nasdaq-100® Index</b>	A large-cap market index that includes 100 of the largest domestic and international nonfinancial securities listed on the Nasdaq Stock Market.
 <b>EURO STOXX 50®</b>	An international stock market index that provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries.

Although an index or indexes will affect your index option value, the index options do not directly participate in any stock or equity investment and are not a direct investment in an index.

Diversifying index option allocations within Index Advantage+ New York® does not ensure a performance credit in any term.



**TAKE A CLOSER LOOK at the index options available. →**

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.

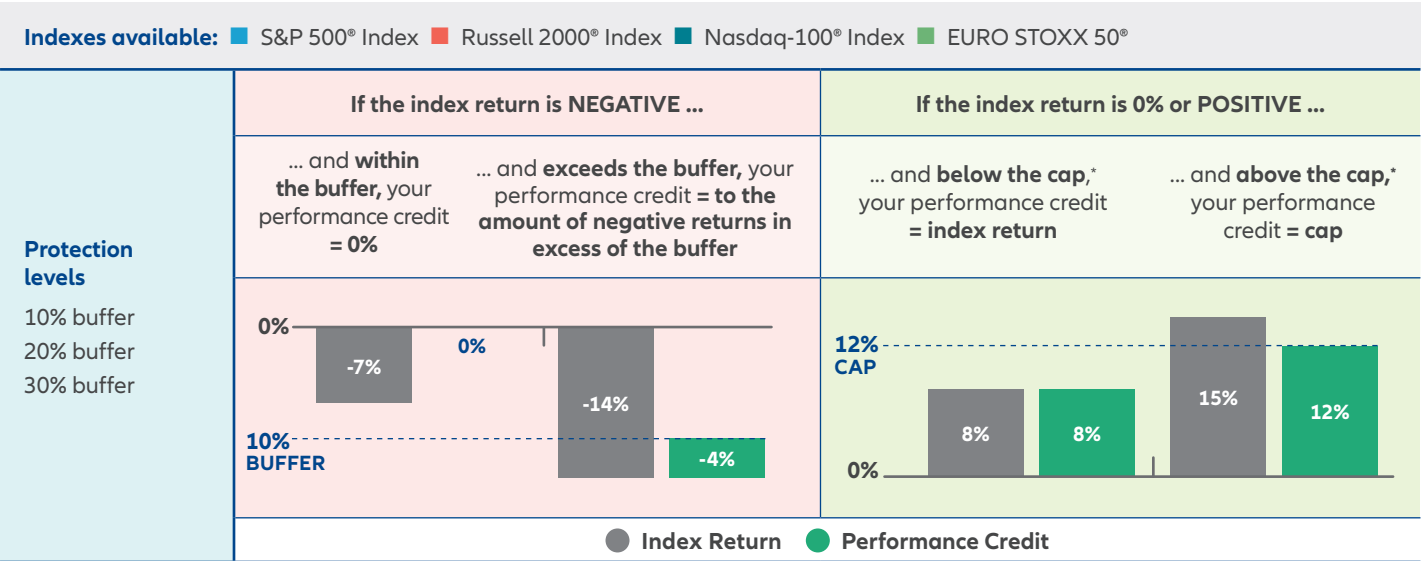
INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES  
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

# Take a closer look at the index options



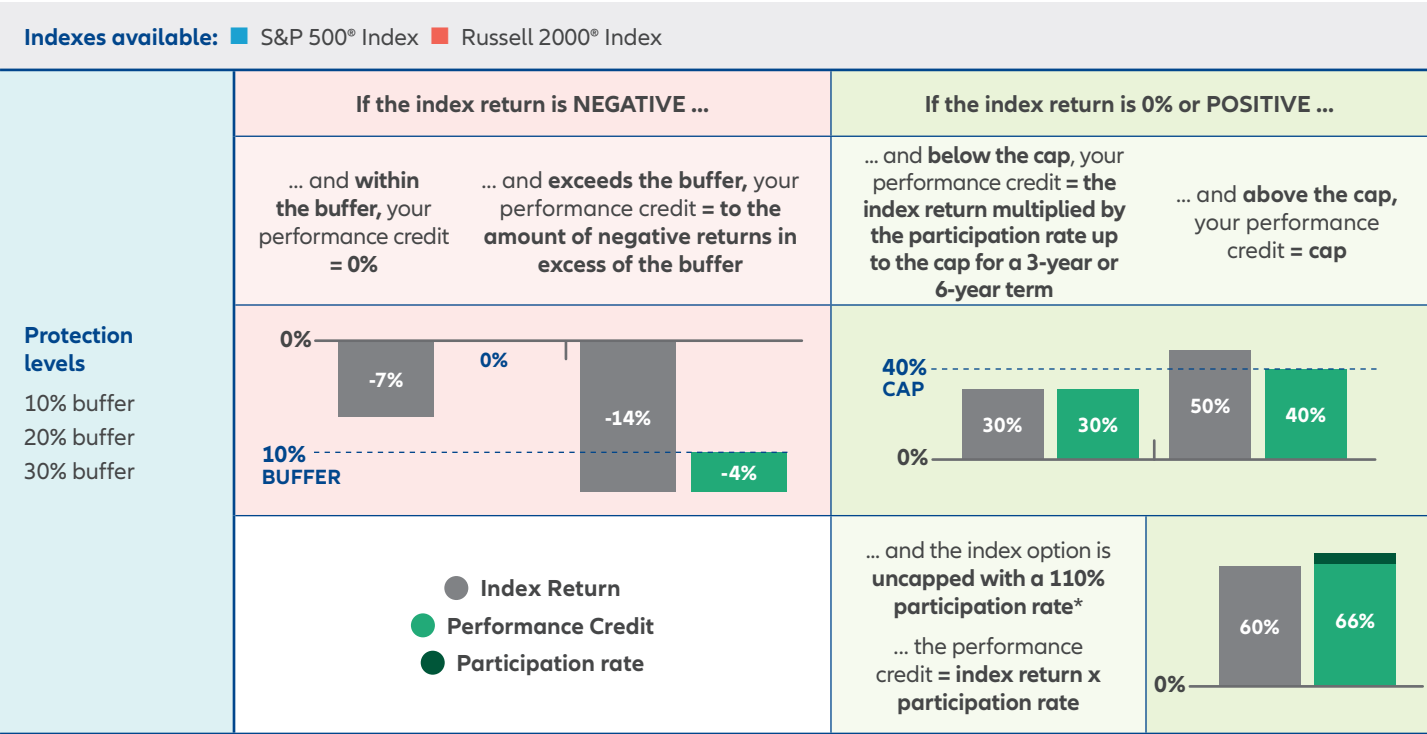
## Index Performance Strategy

### 1-YEAR TERM



\*If the index option is uncapped, you will receive the annual index return if positive.

### MULTI-YEAR TERMS: 3 or 6 years



\*If instead, the participation rate equals 100%, the performance credit would be equal to the index return.

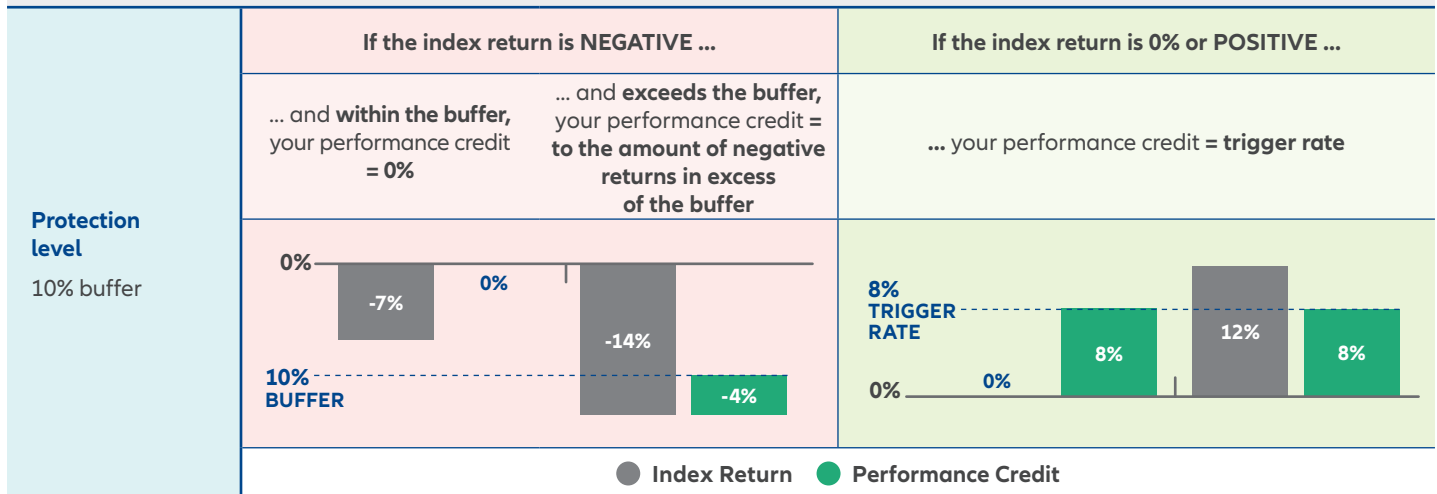
Deductions for Contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits. Caps and participation rates may be different from what is represented in the examples. You could experience a loss during a term if the index declines more than the downside protection of the buffer. You may not be able to fully recover from market losses due to capped upside potential in subsequent terms.



# Index Precision Strategy

## 1-YEAR TERM

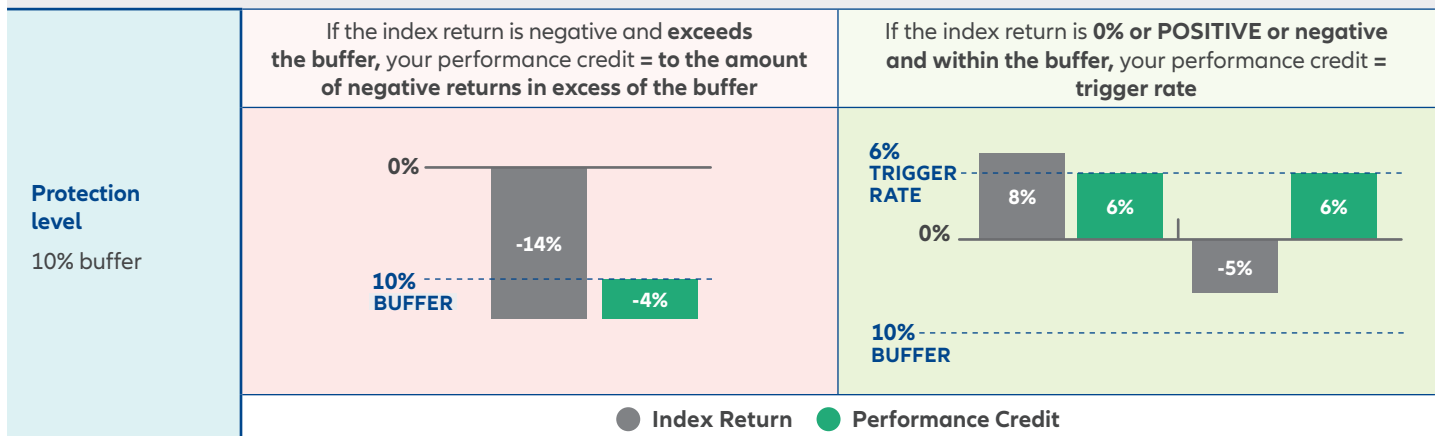
Indexes available: ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50®



# Index Dual Precision Strategy

## 1-YEAR TERM

Indexes available: ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50®



Deductions for Contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits. Trigger rates may be different from what is represented in the examples. You could experience a loss during a term if the index declines more than the downside protection of the buffer. You may not be able to fully recover from market losses due to limited upside potential in subsequent terms.

## Important things to know:

- Caps, participation rates, and 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.
- Caps, participation rates, and trigger rates can also be different for each index option.
- Caps, participation rates, and trigger rates are subject to change annually on the Term Start Date, and will never be less than the minimums stated in the contract.
- Buffers cannot change for a contract after they are declared.
- 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 CURRENT RATES, please consult your financial professional or visit [www.allianzlife.com/RILAratesny](http://www.allianzlife.com/RILAratesny)**

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