

FIXED INDEX ANNUITIES

# Allianz 222+™ Annuity

## state variation comparison

We've refreshed one of our best-selling annuities<sup>1</sup> to offer your clients even more flexibility – plus new crediting methods and index allocation options. Please refer to the grid below for state variations that may differ for Allianz 222+™ Annuity.

For more detailed information on any items referenced in this piece, refer to the Allianz 222+™ Annuity Statement of Understanding for the applicable state.

State	Allianz 222® Annuity	Allianz 222+™ Annuity
Generic	<ul style="list-style-type: none"> <li>• Withdrawal charge schedule starting at 10% (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%)</li> <li>• Stair step GMV (87.5% at 1.35% for first 10 years, then 1%)</li> <li>• Retroactive partial withdrawal charges apply</li> <li>• Lifetime Withdrawal election on annual anniversary after 10 years</li> </ul>	<p><b>Adding:</b></p> <ul style="list-style-type: none"> <li>• Income Flex Benefit</li> <li>• Enhanced penalty-free withdrawals</li> <li>• 1-year Performance Trigger crediting method</li> <li>• Highest Daily Value crediting method</li> <li>• Bloomberg US Dynamic Balance III ER Index</li> <li>• S&amp;P 500® Futures Index ER</li> <li>• Morgan Stanley Strategic Trends 10 ER Index</li> <li>• Blended Futures Index</li> </ul> <p><b>Removing:</b></p> <ul style="list-style-type: none"> <li>• Flexible Withdrawal Rider</li> <li>• Flexible Annuity Option Rider</li> <li>• Bloomberg US Dynamic Balance Index II</li> <li>• S&amp;P 500® Futures Daily Risk Control 5% Index</li> <li>• BlackRock iBLD Claria® ER Index</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Withdrawal charge schedule starting at 9.3% (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%)</li> <li>• GMV does not stair step (87.5% at .15% to 3%)</li> <li>• No retroactive partial withdrawal charges</li> <li>• Lifetime Withdrawal election on any monthly anniversary after 10 years as long as the Covered Person is age 60 as of the last anniversary</li> </ul>

<sup>1</sup>Allianz internal sales data for Allianz 222® Annuity.

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

State	Allianz 222® Annuity	Allianz 222+™ Annuity
<b>Alabama</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>Alaska</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• Death benefit includes PIV limits*</li> <li>• No stair step GMV</li> <li>• No Flexible Withdrawal Rider</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Death benefit no longer includes PIV limits</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No Flexible Withdrawal Rider</li> </ul>
<b>Arizona</b>		
<b>Arkansas</b>		
<b>California</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• Monthly payout option 1x5 is available</li> <li>• State-specific MVA</li> <li>• State-specific Income Multiplier Benefit</li> <li>• ACR does not reduce GMV</li> <li>• No stair step GMV</li> <li>• No Flexible Withdrawal Rider</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• Monthly payout option 1x5 is available</li> <li>• State-specific MVA</li> <li>• State-specific Income Multiplier Benefit</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Removing nursing home benefit</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No Flexible Withdrawal Rider</li> </ul>
<b>Colorado</b>		
<b>Connecticut</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• No Income Multiplier Benefit</li> <li>• No stair step GMV</li> <li>• No Flexible Annuity Option Rider</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Adding Income Multiplier Benefit</li> <li>• Death benefit includes PIV limits*</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No Flexible Annuity Option Rider</li> </ul>
<b>Delaware</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>DC</b>		

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State	Allianz 222® Annuity	Allianz 222+™ Annuity
<b>Florida</b>	<ul style="list-style-type: none"> <li>• Alternate Annuity Option (monthly annuitization option for 1x5) is available</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Alternate Annuity Option IV (monthly annuitization option for 1x5) is available</li> </ul>
<b>Georgia</b>		
<b>Hawaii</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• No Income Multiplier Benefit</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Adding Income Multiplier Benefit</li> <li>• Death benefit includes PIV limits*</li> </ul>
<b>Idaho</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• Death Benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new alternate</li> <li>• Death benefit no longer includes PIV limits</li> <li>• ACR will reduce GMV</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>Illinois</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• Death Benefit includes PIV limits*</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR will not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Death benefit no longer includes PIV limits</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>Indiana</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Removing ACR</li> <li>• Changing withdrawal charge schedule to new alternate</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>Iowa</b>	<ul style="list-style-type: none"> <li>• No BlackRock iBLD Claria® ER Index</li> <li>• No stair step GMV</li> </ul>	<p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No BlackRock iBLD Claria® ER Index</li> <li>• No stair step GMV</li> </ul>
<b>Kansas</b>	<ul style="list-style-type: none"> <li>• No nursing home benefit</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Adding nursing home benefit</li> </ul>
<b>Kentucky</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>Louisiana</b>		
<b>Maine</b>		

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State	Allianz 222® Annuity	Allianz 222+™ Annuity
<b>Maryland</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• Death Benefit includes PIV limits*</li> </ul> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• Death benefit includes PIV limits*</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• State-specific withdrawal schedule</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>Massachusetts</b>	<ul style="list-style-type: none"> <li>• No nursing home benefit</li> </ul> <ul style="list-style-type: none"> <li>• No Flexible Withdrawal Rider</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• No nursing home benefit</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No Flexible Withdrawal Rider</li> </ul>
<b>Michigan</b>		
<b>Minnesota</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> </ul> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>
<b>Mississippi</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> </ul> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• ACR will reduce GMV</li> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>
<b>Missouri</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> </ul> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> <li>• No stair step GMV</li> </ul>
<b>Montana</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> </ul> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>Nebraska</b>		

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State	Allianz 222® Annuity	Allianz 222+™ Annuity
<b>Nevada</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>New Hampshire</b>	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• Death Benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Removing MY options and associated ACR</li> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Death benefit no longer includes PIV limits</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>New Jersey</b>	<ul style="list-style-type: none"> <li>• Death Benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• No nursing home benefit</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Adding nursing home benefit</li> <li>• Changing surrender charge schedule to new generic starting at 9.3%</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
<b>New Mexico</b>		
<b>North Carolina</b>	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• Death Benefit includes PIV limits*</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Death benefit no longer includes PIV limits</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>North Dakota</b>		
<b>Ohio</b>	<ul style="list-style-type: none"> <li>• Death Benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
<b>Oklahoma</b>		

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State	Allianz 222® Annuity	Allianz 222+™ Annuity
Oregon	<ul style="list-style-type: none"> <li>• No nursing home benefit</li> <li>• No retroactive partial withdrawal charge</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> <li>• No Flexible Annuity Option Rider</li> <li>• No Flexible Withdrawal Rider</li> <li>• ACR does not reduce GMV</li> </ul>	TBD
Pennsylvania	<ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• No nursing home benefit</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> <li>• No one year wait on Flexible Withdrawal Rider</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Adding nursing home benefit</li> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No one year wait on Flexible Withdrawal Rider</li> <li>• No retroactive partial withdrawal charge</li> </ul>
Rhode Island		
South Carolina	<ul style="list-style-type: none"> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> </ul>	<p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> </ul>
South Dakota	<ul style="list-style-type: none"> <li>• No Flexible Withdrawal Rider</li> </ul>	<p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No Flexible Withdrawal Rider</li> </ul>
Tennessee		
Texas	<ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• Death Benefit includes PIV limits*</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> <li>• Death benefit no longer includes PIV limits*</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>
Utah	<ul style="list-style-type: none"> <li>• Death Benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> <li>• State-specific withdrawal charge schedule</li> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> </ul>

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State	Allianz 222® Annuity	Allianz 222+™ Annuity
Vermont		
Virginia		
Washington	<ul style="list-style-type: none"> <li>• No retroactive partial withdrawal charge</li> </ul>	<p><b>Staying the same:</b></p> <ul style="list-style-type: none"> <li>• Death benefit includes PIV limits*</li> <li>• ACR does not reduce GMV</li> </ul> <p><b>Changing:</b></p> <ul style="list-style-type: none"> <li>• Changing withdrawal charge schedule to new generic</li> </ul> <p><b>Variation no longer applies:</b></p> <ul style="list-style-type: none"> <li>• No stair step GMV</li> <li>• No retroactive partial withdrawal charge</li> <li>• No Flexible Withdrawal Rider</li> </ul>
West Virginia		
Wisconsin		
Wyoming		

Fixed index annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, tax-deferred accumulation potential, and the reassurance of a death benefit for beneficiaries.

\* The PIV death benefit limit is the greater of 125% of the cash withdrawal value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

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 (Allianz).

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

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

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