

BROCHURE INSERT

Allianz Accumulation Advantage 5TM Annuity

Product characteristics	<p>Allianz Accumulation Advantage 5TM Annuity can help you accumulate retirement savings and receive income in the form of annuity payments. It offers:</p> <p>Potential for indexed interest based on changes in an external market index,</p> <p>Protection of your principal and credited interest from market losses, and</p> <p>Choices for receiving annuity payments, including payments that are guaranteed for the rest of your life.</p>																																			
Allocation options	<table border="1"> <thead> <tr> <th></th> <th></th> <th>Annual point-to-point</th> <th>1-year performance trigger</th> <th>MY point-to-point (2-year)</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Non-volatility-controlled indexes</td> <td>S&P 500[®] Index</td> <td>Cap</td> <td></td> <td>Trigger rate</td> </tr> <tr> <td>S&P 500[®] Futures Index ER</td> <td></td> <td>Participation rate¹</td> <td>Participation rate¹</td> </tr> <tr> <td>Russell 2000[®] Index</td> <td>Cap</td> <td></td> <td>Trigger rate</td> </tr> <tr> <td>Nasdaq-100[®] Index</td> <td>Cap</td> <td></td> <td>Trigger rate</td> </tr> <tr> <td rowspan="2">ER volatility-controlled indexes</td> <td>PIMCO Tactical Balanced ER Index</td> <td></td> <td>Participation rate¹</td> <td>Participation rate¹</td> </tr> <tr> <td>Bloomberg US Dynamic Balance III ER Index</td> <td></td> <td>Participation rate¹</td> <td>Participation rate¹</td> </tr> </tbody> </table> <p>A fixed allocation is also available, which credits interest daily at the rate we establish at the beginning of each crediting period.</p>							Annual point-to-point	1-year performance trigger	MY point-to-point (2-year)	Non-volatility-controlled indexes	S&P 500 [®] Index	Cap		Trigger rate	S&P 500 [®] Futures Index ER		Participation rate ¹	Participation rate ¹	Russell 2000 [®] Index	Cap		Trigger rate	Nasdaq-100 [®] Index	Cap		Trigger rate	ER volatility-controlled indexes	PIMCO Tactical Balanced ER Index		Participation rate ¹	Participation rate ¹	Bloomberg US Dynamic Balance III ER Index		Participation rate ¹	Participation rate ¹
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Crediting methods	<p>Annual point-to-point crediting method: On your contract anniversary, we compare the index value from the beginning of the crediting period to the index value from the end of the crediting period. We calculate the percentage of change in the index and – if the change is positive – we apply a cap or participation rate to determine your interest amount. If the change is negative you won't receive interest.</p> <p>1-year performance trigger crediting method: On your contract anniversary, we look at the change in the external index for the crediting period. If the index change is greater than or equal to 0%, your interest rate will equal the Trigger Interest Rate.</p> <p>MY (multi-year) point-to-point crediting method: 2-year point-to-point uses the index value from two points in time, two contract years apart. On your applicable contract anniversary, we compare the index value from the beginning of the crediting period to the index value at the end of the crediting period. We then calculate the percentage of change in the index and, if positive, apply the corresponding participation rate to determine your indexed interest amount. If the change is zero or negative, you won't receive interest. Please note, MY point-to-point crediting method is only available to allocate to during the first 5 contract years.</p>																																			
Crediting method components	<p>Cap: Maximum interest rate in a given crediting period.</p> <p>Crediting period: Length of time between the calculation of interest credits for an allocation (e.g., one year for annual point-to-point and two years for MY point-to-point).</p> <p>Trigger interest rate: The interest rate for a crediting period if the index change is 0% or greater.</p> <p>Participation rate: Determines what percentage of the index increase will be used to calculate your interest.</p>																																			
Index Lock	<p>With both annual point-to-point with a participation rate and MY point-to-point with a participation rate allocations, if your contract has a positive index change, you have the ability to lock in an index value at any point during the crediting period.¹ Once it's locked, that index value will determine how much interest you will receive at the end of the contract year – no matter what happens in the market during the remainder of the contract year.</p> <p>See CSI-504 for Index Lock details and rules.</p>																																			

¹ Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. Allianz will not provide advice or notification regarding whether to exercise an Index Lock or the optimal time for doing so.

→ ASK YOUR FINANCIAL PROFESSIONAL about how Allianz Accumulation Advantage 5TM Annuity can help you with your retirement goals.

This material must be accompanied by the Allianz Accumulations Advantage 5™ Annuity consumer brochure (AAA5-001) or appropriate state variation.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

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