

ALLIANZ® INDEXED UNIVERSAL LIFE INSURANCE

Interest credits are an indicator of value.

Our historical interest credits highlight the potential.

When you buy an indexed universal life (IUL) insurance policy, the interest credits you receive are an indicator of value being passed on to you as a policyholder. At Allianz Life Insurance Company of North America (Allianz), we are proud of our interest credit history and our reputation for our IUL policies.

Let's take a closer look at historical interest credits for Allianz® IUL policies. The chart shows what policies issued in each calendar year would have been credited based on the average credit over the life of the policies.

Average fixed and indexed interest credits that our IUL policyholders have received since 2006:

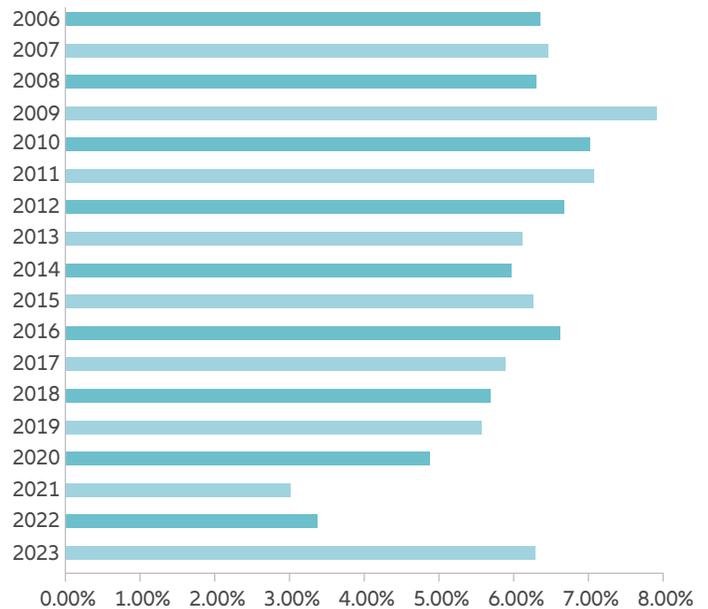
Average interest credited

Indexed	Fixed
6.40%	3.75%

These averages do not include interest bonuses when applicable.

Keep in mind that past results are not an indicator of future results, and the actual interest credits earned by a policy will vary based on the allocations selected.

Average annual interest credits by policy issued year



Ask your financial professional how an IUL policy may fit into your financial strategy.

Must be accompanied by the "Understanding IUL" brochure (M-3959) or appropriate product brochure and the "Understanding crediting methods" (M-5913) brochure.

Please see back for important information and disclosure.

CSI-429 (R-2/2025)

Other factors to consider

Allianz® IUL policies offer a variety of allocation options. Because the allocation options can affect how much credited interest your policy receives, you can change and diversify your allocations annually to help accommodate the challenges of a dynamic economic environment. It's important to know that no single crediting method is best suited for every scenario – so be aware of all the rates, allocation options, and combinations of options that are available to you.

It's important to note that while an external index may affect your credited interest, the policy does not directly participate in any equity or fixed income investments. You are not buying shares in an index.

Life insurance policies require health underwriting and financial underwriting.

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Additional factors may affect how much indexed interest you receive. For complete product-specific information, ask your financial professional. As an alternative to indexed interest, you can allocate all or part of your cash value to a fixed interest account.

The average interest credited shows IUL insurance policy crediting history of Allianz® IUL policies from 3/1/2006 through 12/31/2024. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, participation rates, and interest rates that have been applied to inforce policies. Products included in analysis include all IUL products sold since 2006. All products have not been available during the entire duration of the example shown. This is only one aspect of an IUL insurance policy, which does not take into account policy fees and charges and does not describe any other features. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.7372 www.allianzlife.com

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

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

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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