

Allianz Life Insurance Company of North America

Allianz Life Pro+[®]

Fixed Index Universal Life Insurance Policy

Available for premium finance only

Protection for your life.
And your future.

For all that's ahead.[®]

Allianz 

Are you ready for what's ahead?

How well have you planned for your financial future?
Not just for the possibilities you can imagine, but for the changes
that are less predictable.

That could be a change in your lifestyle. A new addition to the family. A more expensive college choice or
other unexpected financial obligations. Even starting your own business.

Events like these could affect your financial well-being in the present and increase the financial vulnerability
of your family in the years to come.

More than 43% of
PEOPLE
SAY THEY
WOULD
FEEL A
FINANCIAL
IMPACT
within six months
if the primary
earner died.¹

Ask yourself:

- **What would happen if you died prematurely?**
Would your family be able to continue to afford their current lifestyle? Could they keep their home? Would there be money for college or retirement?
- **Could you outlive your retirement savings?**
Will you have enough assets to ensure a comfortable retirement? Will you need to supplement what you've saved for retirement with other sources of income?
- **If you're a business owner, what would happen if you lost a key employee?**
How are you ensuring their loyalty and retention? Do you have a business succession plan in place?

¹ "2015 Insurance Barometer Study Finds Americans Continue to Overestimate Cost of Life Insurance," LIMRA.

This content is general information for educational purposes, and is not intended to constitute fiduciary advice. Please consult your financial professional for a specific recommendation about purchasing this product.



Protection for your life – and income for your future

A financial resource for future needs

Your life is destined to change in both expected and unexpected ways. Allianz Life Pro+® Fixed Index Universal Life Insurance Policy is designed for the potential to change along with you, by offering important benefits to help you throughout the stages of your life.

Protect your family

Allianz Life Pro+ provides your surviving spouse, family, or other beneficiaries with a death benefit that's generally income-tax-free.

Adapt to future needs

Allianz Life Pro+ is designed to provide coverage today that can be converted as your needs and lifestyle change down the road, when you have the Convertible Term Rider.¹

Build your cash value

Allianz Life Pro+ builds cash value tax-deferred without losses due to market volatility² – and an interest bonus that starts in year 11 that can help increase the accumulation potential.

Use your cash value

Allianz Life Pro+ has flexible options to give you access to your cash value when you want – for what you want.

**ALLIANZ
LIFE PRO+
CAN HELP**
with many
financial concerns.

¹ The rider is available at policy issue at an additional cost.

² Fees and expenses will reduce the cash value.

Keep in mind that most life insurance policies require health underwriting and financial underwriting.



Build your policy's cash value – without market risk.

With Allianz Life Pro+, your cash value can accumulate tax-deferred – and will never decrease due to market volatility.

Indexing basics

With fixed index universal life (FIUL) insurance, your cash value can earn interest based on the positive performance of an “external index,” which is a group of investments within a particular industry or market segment.

When you purchase an Allianz Life Pro+ policy, you can select one or more index options and crediting methods. The performance of your selected index(es) is tracked and based on the crediting method, any indexed interest is calculated and credited to your policy's cash value.

It's important to note that with an external index, your policy does not directly participate in any equity or fixed income investments. In other words, you are not buying shares in an index. **That's how we can guarantee that your policy's cash value will never decrease due to negative index performance.** (However, fees and charges will reduce the cash value.)

Choose from a variety of index options.

With Allianz Life Pro+, you can earn indexed interest based on the growth of one or more of the following indexes:

- S&P 500® Index
- Bloomberg US Dynamic Balance Index II
- Blended index, comprised of Dow Jones Industrial Average (35%), Bloomberg Barclays US Aggregate Bond Index (35%), EURO STOXX 50® (20%), and Russell 2000® Index (10%)
- Allianz True BalanceSM, comprised of S&P 500® Index (50%) and Bloomberg Barclays US Aggregate RBI® Series 1 Index (50%)

As an alternative to indexed interest, you also have the option of allocating part or all of your cash value to a fixed interest account.

(Keep in mind that no single index allocation option will be most effective in all market environments.)

Innovative
index allocation
options
**OFFERED
ONLY BY
ALLIANZ**

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.

How your indexed interest is calculated

Indexed interest is credited annually to your policy, based on the index allocations that you choose when you buy your policy. You can change your index or fixed allocations on each policy anniversary. See the chart on page 10 for more information on the index allocation options available.

No single crediting method is most effective in all situations, so ask your financial professional which crediting method is most appropriate for you.

- **Annual point-to-point:** This method tracks changes in an index from one policy anniversary to the next. With a positive change in the index from the previous year, any indexed interest would be credited to the policy. A cap or participation rate may affect how much interest would be credited to the policy.

With a negative change in the index from the previous year, the indexed interest for that year would be zero. The current caps and participation rates are subject to change on an annual basis and each has a guaranteed minimum rate.

- **Annual point-to-point with a cap** – minimum cap 0.25%, current guaranteed participation rate 100%¹
- **Annual point-to-point with a participation rate** – minimum participation rate 5%²

- **Annual sum:** This method tracks the annual change for each individual index from one policy anniversary to the next. If the change is greater than your annual cap, then the annual change will equal the cap for the index. There is no limit if the annual change is less than zero. We apply the weights to the annual change in each index. After the weights are applied, the sum of the weighted changes is multiplied by the participation rate and credited to your policy. If the final value is negative, the interest credited to your policy will be zero.² The cap, weights, and participation rate will all affect how much indexed

interest is credited to the policy. The current participation rate is guaranteed to be 200% for the life of the policy, while the cap is subject to change on an annual basis and is guaranteed to not go below 0.10%.

- **Trigger method:** The trigger method is available with the S&P 500® Index allocation. It tracks changes in the S&P 500® Index from one policy anniversary to the next. For any change greater than or equal to zero, the Trigger Interest Rate will be credited to the policy. In years when the performance is greater than the Trigger Interest Rate, the credit to the policy would be capped at the current Trigger Interest Rate. For a negative change (less than zero), 0% will be credited to the policy.² The Trigger Interest Rate is subject to change on an annual basis and is guaranteed to not go below 0.25%.
- **Monthly average:** We track the monthly index values and at the end of the policy year, we add up those index values and divide them by 12 to determine the average. We then subtract the starting index value from the average to determine the amount of change in the index. This amount is divided by the starting value to determine the percentage of annual change. A positive result is multiplied by the participation rate to determine the indexed interest rate. If the result is negative, indexed interest for that year will be zero.¹ We will establish the participation rate at issue and on each policy anniversary, and guarantee it will never be less than 5%.
- **Monthly sum:** We track the monthly changes in the market index(es). Each monthly positive change is subject to a cap. The cap is subject to change on an annual basis and is guaranteed to never be less than 0.50%. At the end of each year, the 12 monthly changes are added up and, if positive, the total is credited to the policy. If the total is negative, the indexed interest for that year will be zero.¹ The participation rate is guaranteed to never be less than 100%.

¹ In Pennsylvania, there is a state-specific annual floor and cap.

² In Pennsylvania and Indiana, there is a state-specific annual floor and cap.

Cash value and indexed interest are never at risk of market loss.

The power of annual reset

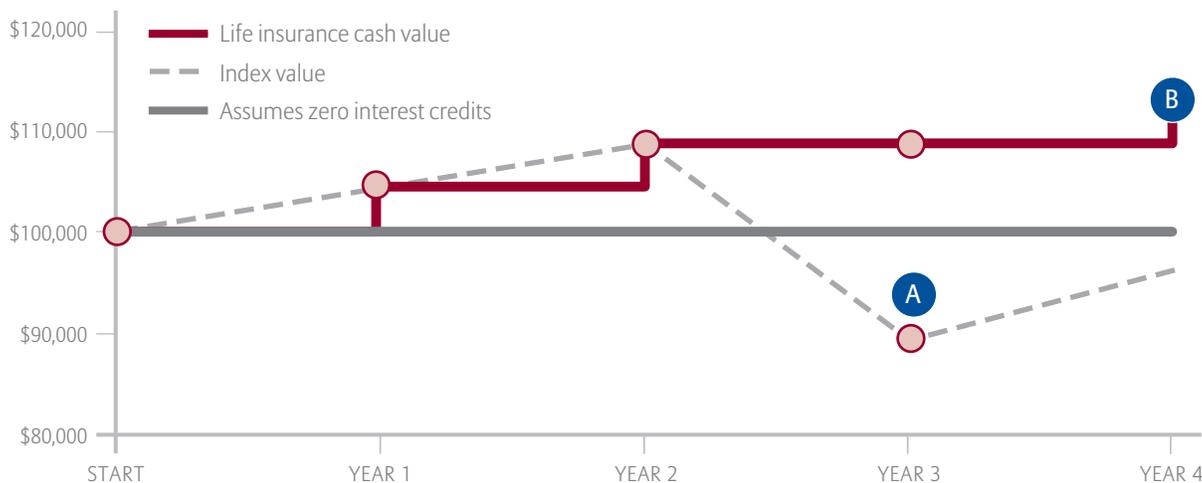
The hypothetical example below shows how the annual reset feature works and how the cash value can be protected even when the index drops (although certain fees and expenses will reduce the cash value).

In the first two years, the index went up, as did the life insurance policy's cash value. Notice that even though the index performance trended downward between year two and year three, the cash value

would have been locked in and would have held steady. While the policy earned no indexed interest, it also didn't lose cash value due to negative index performance.

In year three, the index did not have to make up previous losses in order for the cash value to earn additional interest. Each year, the index's ending value becomes the next year's starting value.

How annual reset protects cash value



A The index drops, but the cash value was locked in and would have held steady.

B Following a year of negative index performance, the market heads up. Your cash value would not have to make up previous losses; however, its value would have increased on any policy anniversary in which a positive index change takes place, thanks to annual reset.

This hypothetical example is provided for illustrative purposes only and is not intended to illustrate any specific product, and does not reflect the deduction of any policy fees and charges. Past performance is not an indication of future results. Keep in mind, fees and charges will reduce the policy's cash value. This also assumes no policy loans and withdrawals are taken.

Actual interest credited will vary based on the crediting method and allocation options chosen and actual market conditions. In addition, policy values will be assessed fees and charges which will reduce the net result of any interest credited. For details on these charges, refer to your individual illustration.

Use your cash value when you want, for what you want.

Access your available cash value income-tax-free.

Policy loans can be used for supplemental retirement or college funding and financial emergencies, and **MAY BE INCOME-TAX-FREE.**¹

Fixed index universal life insurance policies can provide a way to supplement your retirement income or other financial needs by accessing any available cash value through income-tax-free policy loans.¹ Policy loans can also be used for purposes such as supplementing a college funding strategy, financial emergencies, business planning, or whatever you choose.

When accessing policy loans, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implications of taking policy loans and discuss them with your tax professional.

Allianz Life Pro+ offers choices and flexibility when accessing your cash value.

- **Indexed loan:**¹ You may take an indexed loan against your policy for an annual up front interest charge that's locked in when you purchase your policy and won't change. Your policy will receive indexed interest on the loaned and unloaned values on each policy anniversary. The annual interest charge of the loan can be offset by the potential credited indexed interest. If no indexed interest is credited, the loan charge will not be offset.
- **Standard loan:**¹ You may take a fixed interest loan against your policy any time during the first 10 policy years, for a low net 1% cost. For example, the policy would charge 2.91% in advance each year, then credit back interest at an annual rate of 2%, throughout each year the loan is outstanding.
- **Preferred loan:**¹ You may take a fixed interest loan against your policy any time after the first 10 years, for a net 0% cost. For example, the policy would charge you 2.15% in advance in policy years 11-20 (2.25% charge in years 21+), and then credit back interest at an annual rate of 2% throughout each year the loan is outstanding, plus any applicable interest bonus amount.²

You can also access any available cash value in other ways:

- **Withdrawal:**¹ You may request a withdrawal (or a partial surrender) from your policy if the need arises. Withdrawals reduce policy values (including the death benefit) and may be subject to a maximum charge of \$50. Withdrawals could also affect your death benefit guarantee.
- **Full surrender:** You may also request a full surrender of your policy. If you request a full surrender during your policy's surrender period (10 years), a full surrender charge will apply. The surrender charge is based on age, gender, risk class, and death benefit amount.

¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

² Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and participation rates. There is no guarantee that a policy will be credited with an interest bonus every year, as it is based on the growth of an index.

More living advantages of Allianz Life Pro+

Three types of tax advantages

We're all looking at a potential future of reduced Social Security benefits or increased taxes – or both. Which may mean the need is greater than ever to protect your beneficiaries while building your retirement assets and potentially sheltering those assets from excessive taxation.

Allianz Life Pro+ offers the following tax advantages:

- **Income-tax-free** death benefit to your beneficiaries
- **Tax-deferred** cash value accumulation potential
- **Income-tax-free** policy loans while the policy remains in force

Flexible premium payments

Allianz Life Pro+ allows you to adjust your premium payments to fit your financial goals. You can pay your premiums at any time and in any amount (subject to some limits), as long as the policy expenses and cost of coverage are met.

Accessing your death benefit

- **Chronic Illness Accelerated Benefit Rider:**^{1,2,3,4} Subject to certain age and underwriting requirements, this rider may be included with the policy at the time it is issued to help prepare for the possibility of needing chronic illness care. The Chronic Illness Accelerated Benefit Rider accelerates the death benefit if the insured becomes chronically ill or cognitively impaired (under specific criteria). Ask your financial professional for complete details on this benefit, which may be taxable.
- **Terminal Illness Accelerated Benefit:**^{5,6,7} If the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less, a portion up to 100% of the policy's death benefit (up to \$1 million) is available while the insured is still alive. Ask your financial professional for complete details on this benefit, which may be taxable.

¹ The Chronic Illness Accelerated Benefit Rider is available at an additional cost at the time the rider is exercised. If the rider is not exercised, there is no additional cost. The cost is based on age, gender, risk class, current cash value, and current discount factor interest rate at the time of acceleration. The rider is not available in all states.

² In Ohio, Maryland, Minnesota, Pennsylvania, and Virginia, the rider is not available if the insured is under age 18.

³ In Ohio, the rider is called the Chronic Illness Accelerated Death Benefit Rider.

⁴ In New Jersey, the Chronic Illness Accelerated Benefit Rider will not be available for an applicant who already has an existing Chronic Illness Accelerated Benefit Rider issued by Allianz Life Insurance Company of North America. This rider is not available if the insured is under age 18.

⁵ In Illinois, life expectancy must be 24 months or less

⁶ In California, the Terminal Illness Accelerated Benefit is not available.

⁷ In Pennsylvania, the rider is called Terminal Condition Accelerated Benefit.

Optional riders can customize your Allianz Life Pro+ policy to help meet your specific needs.

Many optional riders are available for you to choose from to provide you with the type of protection you want most.

Additional Term Rider:^{1,2} You may add extra term insurance up to two times the base death benefit amount of your policy. This rider may be a good fit if you need a larger amount of life insurance (for a finite period of time) but want to keep the cost down.

Child Term Rider:^{1,3} This rider provides affordable term insurance to insure your children who are at least 15 days old, but not yet 21 years old, on the date the rider provides coverage to the child. It covers children born to the insured or legally adopted by the insured, and stepchildren living with the insured at least 50% of the time. Minimum coverage per child is \$5,000; maximum is \$10,000. They can convert this rider to an Allianz permanent cash value policy, without additional underwriting, on the earliest of the following dates:

- The policy anniversary when the child is 25
- The policy anniversary when the insured is 65
- The death of the insured if prior to age 65

If the above dates have not occurred and a child has been covered under this rider for 10 years, the rider can be converted to an Allianz permanent cash value policy.

Convertible Term Rider:^{1,2,4} With this rider you may add extra term insurance to your permanent policy, subject to certain limits, and have the option to convert all or a portion of the term coverage to permanent starting in policy year 2 without additional underwriting. Using the Convertible Term Rider provides you with affordable life insurance protection now that can adapt as your needs and lifestyle changes.

Enhanced Liquidity Rider:⁵ The policyholder can reduce the surrender charge percentage for the policy. The rider waives a percentage of the surrender charges, which can help increase the amount of cash value that can be accessed in the policy's early years. The rider expires when the surrender period is over.

Premium Deposit Fund Rider:⁶ The Premium Deposit Fund (PDF) Rider combines all of the tax advantages of life insurance with the simplicity of a single lump-sum payment.⁷ By submitting a lump-sum amount to the PDF, we're able to automatically transfer your annual planned premium payments into your life insurance policy for you.⁸ You'll receive a Premium Discount Rate as the premium is transferred from the PDF into your life insurance policy – helping to stretch your dollars further.^{9,10} The Premium Deposit Fund Rider is optional and available at policy issue with no additional charge.

¹ Additional cost at the time of issue. Rider charges are based on age, gender, risk class, and death benefit amount.

² The additional Term Rider and Convertible Term Rider cannot be used in conjunction.

³ In Texas, the rider is available to children younger than 21 years, on the date the rider provides coverage to the child.

⁴ There is a monthly charge for this rider prior to conversion. Upon conversion, the monthly rider charges end on the converted amount and new base policy charges begin, based on the new base policy specified amount.

⁵ Additional cost at the time of issue.

⁶ The rider is not available in Kansas and Pennsylvania.

⁷ Additional premium payments may be required to keep the life insurance policy in force if the Premium Discount Rate changes after issue.

⁸ Minimum number of planned premium transfers is three, and the maximum number of premium transfers is 10.

⁹ Discount does not apply to the first-year premium.

¹⁰ The Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

More optional riders

Loan Protection Rider:¹ Provides protection from lapse due to an outstanding policy loan. The rider may be exercised if you are between the ages of 75 and 120. Allianz will notify you if the loan balance reaches 90% of your policy's accumulation value. Once you have opted out of the rider, it cannot be added to your policy at a later date.

The rider is automatically added to your policy when it is issued. You have the opportunity to opt out of the rider on the illustration.

Other Insured Term Rider:² This rider provides low-cost term insurance for other family members or business partners. You may add term insurance for up to four other people, for a total of up to four times your death benefit amount, while continuing to build your policy's cash value. Coverage can stay in effect to age 100 for each additional insured.

Waiver of New Charges Rider: This rider waives surrender charges, expense charges, and enhanced liquidity rider charges for any coverage increases incurred in years 11+. There is no charge for this rider.

Waiver of Specified Premium:³ This rider offers the reassurance of knowing a specified premium will be waived if the insured becomes totally disabled; the amount to be waived is selected by owner at issue. The minimum is \$25 per month. The maximum is \$150,000 per year, or two times the minimum annual premium, whichever is less.

Talk to your financial professional about all the ways Allianz Life Pro+ can provide the protection you need – for today, and for your future.

¹ There is no charge for this rider until the rider is exercised. Once exercised, there is a one-time charge, which is a percentage of the accumulation value. The percentage is determined by using the applicable factor from the Table of Death Benefit Factors (shown in your Allianz Life Pro+ Base Policy schedule) and subtracting 1.

² Additional cost at the time of issue. Rider charges are based on age, gender, risk class, and death benefit amount.

³ Additional cost at the time of issue.

Allianz Life Pro+ Fixed Index Universal Life Insurance Policy product profile

Available for premium finance business only

Key product benefits																															
Issue age	0-80																														
Risk classes	<ul style="list-style-type: none"> • Nontobacco (ages 18-80): Preferred Plus, Preferred, Standard • Tobacco (ages 18-75): Preferred Tobacco, Standard Tobacco • Juvenile: (ages 0-17)¹ 																														
Death benefit	<ul style="list-style-type: none"> • \$100,000 is the minimum death benefit on the insured. • \$65,000,000 is the maximum death benefit on the insured (subject to limitations). 																														
Death benefit options	<p>You have the flexibility to choose which death benefit option best suits your needs. Since your needs and goals change, you also have the opportunity to change your death benefit option after the first policy year.</p> <ul style="list-style-type: none"> • Death benefit option A (level): Your death benefit will be equal to the specified amount. • Death benefit option B (increasing): Your death benefit will be equal to the specified amount plus the accumulation value. • Death benefit option C (return of premium): Your death benefit is equal to the specified amount plus the premium you have paid into the policy. This option can only be elected at issue. 																														
Accessing your death benefit	<ul style="list-style-type: none"> • Chronic Illness Accelerated Benefit Rider (this benefit may be taxable)^{2,3,4} • Terminal Illness Accelerated Benefit (this benefit may be taxable)^{4,5} 																														
Minimum premium	Based on age, gender, risk class, death benefit, and riders, but never less than \$25/month, \$300/year																														
Premium payment options	<ul style="list-style-type: none"> • Annual • Semiannual • Quarterly • Monthly • Premium Deposit Fund Rider⁶ 																														
At age 120	When the insured turns 120, the death benefit equals the accumulation value. All loans will be allocated to the fixed allocation and will be charged the preferred loan rate. No premium will be accepted after age 120, unless it's necessary to keep the policy in force, and no deductions or charges will be assessed after the insured reaches age 120.																														
Survivor benefit	The death benefit increases 10% if the beneficiary chooses to take the policy proceeds over 10 years or longer. The death benefit increase is taxable.																														
Accessing your cash value ⁷	<p>Ways to access your cash value without incurring surrender charges:</p> <ul style="list-style-type: none"> • Indexed loan • Standard loan • Preferred loan • Withdrawals 																														
Guarantees																															
10-year death benefit guarantee	If you pay the required minimum premium for the first 10 policy years, and do not take policy loans or withdrawals, your policy will be guaranteed not to lapse during that 10-year period. Convertible Term Rider conversions may increase the guarantee.																														
Interest crediting																															
Index allocations	<p>The following table shows the index options and crediting methods available that may be selected in increments of 1%. You may change your selections on any policy anniversary.³</p> <table border="1"> <thead> <tr> <th></th> <th>ANNUAL POINT-TO-POINT</th> <th>MONTHLY AVERAGE</th> <th>MONTHLY SUM</th> <th>TRIGGER</th> <th>ANNUAL SUM</th> </tr> </thead> <tbody> <tr> <td>Blended index</td> <td>yes</td> <td>yes</td> <td>no</td> <td>no</td> <td>no</td> </tr> <tr> <td>S&P 500® Index</td> <td>yes</td> <td>no</td> <td>yes</td> <td>yes</td> <td>no</td> </tr> <tr> <td>Bloomberg US Dynamic Balance Index II⁸</td> <td>yes</td> <td>no</td> <td>no</td> <td>no</td> <td>no</td> </tr> <tr> <td>Allianz True BalanceSM</td> <td>no</td> <td>no</td> <td>no</td> <td>no</td> <td>yes</td> </tr> </tbody> </table> <p>Blended index: Dow Jones Industrial Average (35%), Bloomberg Barclays US Aggregate Bond Index (35%), EURO STOXX 50® (20%), Russell 2000 Index (10%) Allianz True Balance: S&P 500® Index (50%), Bloomberg Barclays US Aggregate RBI® Series 1 Index (50%) No single index allocation option will be most effective in all market environments.</p>		ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	MONTHLY SUM	TRIGGER	ANNUAL SUM	Blended index	yes	yes	no	no	no	S&P 500® Index	yes	no	yes	yes	no	Bloomberg US Dynamic Balance Index II ⁸	yes	no	no	no	no	Allianz True Balance SM	no	no	no	no	yes
	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	MONTHLY SUM	TRIGGER	ANNUAL SUM																										
Blended index	yes	yes	no	no	no																										
S&P 500® Index	yes	no	yes	yes	no																										
Bloomberg US Dynamic Balance Index II ⁸	yes	no	no	no	no																										
Allianz True Balance SM	no	no	no	no	yes																										

¹ Juvenile ages not available in Pennsylvania.

² In Ohio, the rider is called Chronic Illness Accelerated Death Benefit Rider. In Ohio and Virginia, the rider is not available if the insured is under age 18.

³ In New Jersey, the Chronic Illness Accelerated Benefit Rider will not be available for an applicant who already has an existing Chronic Illness Accelerated Benefit Rider issued by Allianz Life Insurance Company of North America. This rider is not available if the insured is under age 18.

⁴ May not be available in all states.

⁵ In Pennsylvania, the rider is called Terminal Condition Accelerated Benefit.

⁶ The rider is not available in Kansas and Pennsylvania.

⁷ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this material for details.

⁸ In Indiana and Pennsylvania there is an annual floor.

Allianz Life Pro+ product profile

Participation rate	How much indexed interest your policy can earn may be limited by a participation rate. Ask your financial professional for current participation rates.
Caps	How much indexed interest your policy can earn may be limited by a cap. Ask your financial professional for the current cap.
Annual reset	Your indexed interest is credited and locked in each policy anniversary.
Interest bonus	An interest bonus will be credited beginning in policy year 11 and every policy year thereafter. The interest bonus is equal to 15% of any interest credited in that policy year. ¹
Fixed interest allocation	A fixed interest allocation is available for all or a portion of your policy's cash values. The fixed interest rate is guaranteed to never be less than 0.1%. ² Ask your financial professional for the current interest rate.
Charges	
Policy expenses and charges	<ul style="list-style-type: none"> • Premium charge: A premium charge of 6% will be deducted as premium is paid into the policy. • Monthly insurance cost charge: An insurance cost charge will be deducted every month on the monthly anniversary and is based on factors such as age, gender, risk class, and death benefit amount. • Monthly policy charge: A policy charge of \$7.50 per policy will be deducted every month on the monthly anniversary. • Monthly expense charge: An expense charge will be deducted every month on the monthly anniversary and is based on age, gender, death benefit amount, and risk class.
Surrender charge	10-year decreasing surrender charge (based on age, gender, death benefit amount, and risk class)
Riders³	
Optional riders	<ul style="list-style-type: none"> • Additional Term Rider • Child Term Rider • Convertible Term Rider • Enhanced Liquidity Rider • Loan Protection Rider • Other Insured Term Rider • Waiver of New Charges Rider • Waiver of Specified Premium Rider

¹ Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and participation rates. There is no guarantee that a policy will be credited with an interest bonus every year, as it is based on the growth of an index.

² In Pennsylvania, there is a 2% minimum fixed interest rate.

³ May not be available in all states.

Allianz Life Pro+ comes from a company that has helped more than three million people achieve their financial and retirement goals.

Allianz is a leading provider of financial solutions for clients who seek protection against the unknown.

But what we believe truly makes us stand out with our clients is our mission to always be true to our commitments and keep our promises.

Our diversified portfolio of high-quality investments, along with our disciplined approach to managing risk, provides the strong foundation for this commitment.

This stability and strong balance sheet are reinforced by our consistently high ratings from independent rating agencies, including Moody's and Standard & Poor's.

By staying true to our careful planning, disciplined investing, and risk management expertise, we can help ensure the money you've entrusted to us will be there when you need it most.

Index disclosures

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The Dow Jones Industrial Average is a popular indicator of the stock market based on the average closing prices of 30 active U.S. stocks representative of the overall economy.

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