

ALLIANZ® INDEXED UNIVERSAL LIFE (IUL) INSURANCE

Your first-class experience starts here

Resources to help you monitor and manage your IUL accounts.

We've enhanced our service model to include resources to help you monitor and identify Index Lock opportunities on inforce life insurance policies.



Access our dedicated support and enhanced capabilities to leverage our groundbreaking Index Lock feature and help simplify how you manage your book of business.



EASY access to values

To know your client's number, log in to our website and simply identify their Index Interest Rate percentage.



CONSISTENT personal support

Assistance monitoring your clients' policies for Index Lock opportunities.



IMPACTFUL conversations

Financial professionals and their clients have used Index Lock over **30,114** times, with an average locked-in credit of **9.8%**.¹



Turn the page to get familiar with what you can expect from our first-class service model.

¹ Average locked interest rate percentage for clients who applied the Index Lock feature between 11/29/2019 – 12/31/2024. Potential interest varies by index allocation. Past results are not a guarantee of future results. Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you or your clients regarding whether an Index Lock should be exercised or the optimal time for doing so.

Indexed universal life insurance provides the primary need for death protection for beneficiaries and the potential to build tax-deferred accumulation value.

Using Index Lock and Auto Lock features does not guarantee an interest credit.

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Easy

The Index Lock Report:

- Access 24/7 with www.allianzlife.com
- **Index values updated daily** for lock considerations
- **View all client policies** or search for custom ranges

Owner Name	Policy Number	Indexed Allocation	Allocated %	Crediting Period		Participation Rate %	Index Lock			
				Start	End		Index Interest Rate %	Upper Target	Lower Target	Lock
Client One	60012345	Bonused Bloomberg US Dynamic Balance Index II ER Annual Point to Point with a Participation Rate	100.00	11/06/2020	11/06/2021	150.00	9.78	--	--	Unlocked
Client Two	60023456	Bonused Bloomberg US Dynamic Balance Index II ER Annual Point to Point with a Participation Rate	100.00	06/22/2021	06/22/2022	140.00	6.02	--	--	Unlocked
Client Three	60034567	Bonused Bloomberg US Dynamic Balance Index II ER Annual Point to Point with a Participation Rate	40.80	12/18/2020	12/18/2021	150.00	8.66	--	--	Unlocked
Client Four	60045678	Bonused PIMCO Tactical Balanced ER Index Annual Point to Point with a Participation Rate	18.39	12/18/2020	12/18/2021	150.00	14.94	--	--	Unlocked
Client Five	60056789	Bonused Bloomberg US Dynamic Balance Index II ER Annual Point to Point with a Participation Rate	50.00	12/28/2020	12/28/2021	150.00	8.87	--	--	Unlocked
Client Six	60067890	Bonused PIMCO Tactical Balanced ER Index Annual Point to Point with a Participation Rate	50.00	12/28/2020	12/28/2021	150.00	15.30	--	--	Unlocked



For 24/7 access to an Index Lock Report for your clients, log in to www.allianzlife.com > Accounts





Consistent

Your Allianz Life Insurance Company of North America (Allianz) partner can help you identify lock opportunities for clients reaching certain Index Interest Rate percentage thresholds.

Allianz Life Insurance Company of North America
[Trouble viewing this email?](#)

Hello,

I ran an **Index Lock** Report on your inforce indexed universal life insurance policies and it identified possible **Index Lock opportunities for your clients at or above 10.00%**.

Our new Auto Lock feature makes it even easier for clients to lock in interest credits – without needing to constantly check the index values. Auto Lock lets your clients set targets within their policy, and based on the target(s), will automatically lock in the day's ending index value until the end of that crediting period.¹

Want more information? Download or view the below resources:

- [4 steps to Index Lock video](#)
- [Index Lock case study](#)
- [Auto Lock case study](#)

View your Index Lock Report

After discussing the potential with your client, give me a call if you would like to discuss how to complete an Index Lock.

Thank you for your business!

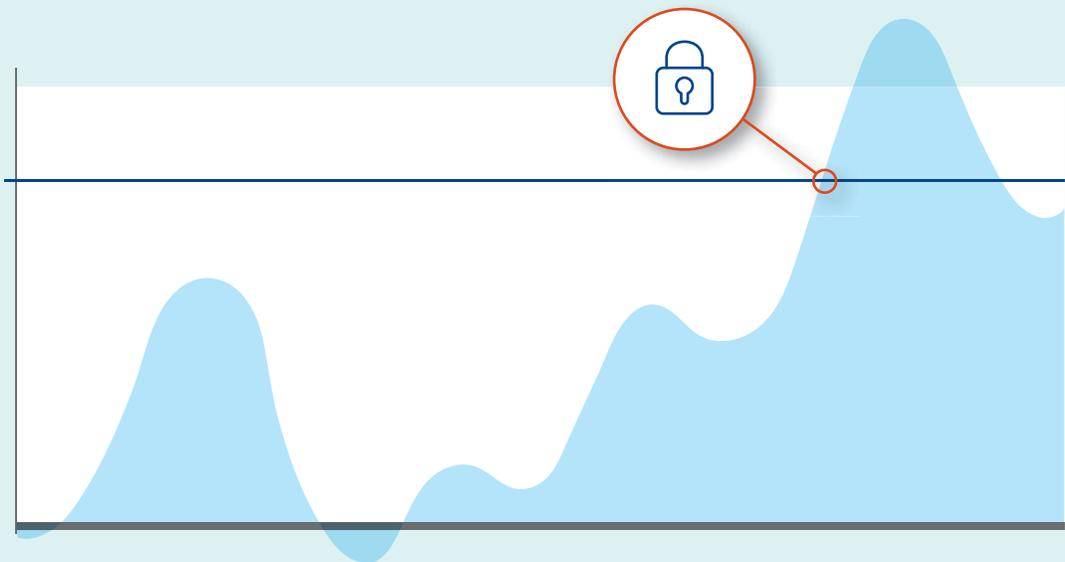
¹Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Because of this, your index interest rate percentage may be higher than your target.





Impactful

- We're helping you to have conversations that can be positive and impactful
- Index Lock executed over **30,114** times¹
- **9.8%** average locked-in credit¹



¹ Average locked interest rate percentage for clients who applied the Index Lock feature between 11/29/2019 – 12/31/2024. The total number of policies used for this analysis was 30,114. Potential interest varies by index allocation. Past results are not a guarantee of future results. Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you or your clients regarding whether an Index Lock should be exercised or the optimal time for doing so.



For additional information or complete sales support, **CALL YOUR ALLIANZ® REPRESENTATIVE.**

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, your client cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

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

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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

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

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