

Increasing the accumulation potential of your policy **with our interest bonus**

To accelerate your accumulation potential, we offer an interest bonus on Allianz Asset Pro+.

The main reason to purchase life insurance is for the death benefit that is generally income-tax-free that is provided to your beneficiaries. However, another feature of fixed index universal life (FIUL) insurance is the cash value accumulation potential. **And our interest bonus is designed to help boost the accumulation potential of your FIUL insurance policy.**

Your policy has a
15%
**GUARANTEED
INTEREST
BONUS.**

Beginning in policy year 1, the bonus is calculated based on any interest credited at the end of that policy year, multiplied by 15% (the multiplier factor) and credited to your policy.

For example, in policy years 1+, any earned interest is multiplied by 15% and then credited to your accumulation value.

The multiplier factor of 15% is guaranteed for the life of the policy. Our bonus is dependent on interest earned throughout the policy year and is applied to both indexed interest and fixed interest. Another distinguishing factor is that our bonus is applied to both loaned and unloaned values. That means even if you've accessed any of your available cash value through policy loans or withdrawals,¹ you'll still have the potential to receive an interest bonus on the loaned values.

Let's take a look at a hypothetical example on the next page.

For all that's ahead.[®]

Allianz 

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.

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.

Must be accompanied by the Allianz Asset Pro+ consumer brochure (M-6025).

Bonus 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.

Keep in mind that fees and charges will reduce policy values.

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How our interest bonus can help grow your accumulation value: a hypothetical example

A few things to keep in mind:

- Premium is allocated to an index account
- Multiplier factor = 15%
- Indexed interest = current cash value x index return
- Bonus amount = index return x multiplier factor
- Interest bonus = bonus amount x current cash value

			= CASH VALUE × INDEX RETURN	= INDEX RETURN × MULTIPLIER FACTOR	= BONUS AMOUNT × CASH VALUE
POLICY YEAR	CASH VALUE	INDEX RETURN	INDEXED INTEREST	BONUS AMOUNT	INTEREST BONUS
Policy year 1	\$10,000	8%	\$800	1.20%	\$120
Policy year 2	\$10,920	0%	\$0	0.00%	\$0
Policy year 3	\$10,920	4%	\$437	0.60%	\$66
Policy year 4	\$11,422	6%	\$685	0.90%	\$103
Policy year 5	\$12,210	10%	\$1,221	1.50%	\$183

Cash value = previous year's cash value + indexed interest + interest bonus

Let's look at two hypothetical examples that show how your cash value accumulation is impacted when you have a positive index return (year 1) or a zero index return (year 2).

The hypothetical example represents hypothetical performance, used to show how the interest bonus works, and does not guarantee future results. It is not intended to provide a comprehensive overview of all policy features. This example does not reflect any cap or participation rate that would typically be associated with the index allocation option since most bonuses are applied after caps, floors, and participation rates have been applied. Although an external index may affect your policy's values, the policy does not directly participate in any stock investments. You are not buying any bonds, shares of stock, or shares of an index fund. It is not possible to invest directly in an index. Please refer to your policy contract for additional information about the interest bonus.

**Cash value at the end of policy year 1
(8% index return)**

First we determine your indexed interest:

<i>Policy cash value</i>	\$10,000
<i>Index return</i>	x 8%
<hr/>	
<i>Indexed interest</i>	\$800

Then we use the multiplier to calculate the interest percentage that we use to determine your bonus:

<i>Index return</i>	8%
<i>Multiplier</i>	x 15%
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<i>Interest</i>	1.20%
<i>Interest</i>	1.20%
<i>Policy cash value</i>	x \$10,000
<hr/>	
<i>Interest bonus</i>	\$120

This \$120 interest bonus and your indexed interest are added to the policy's year 1 cash value:

<i>Cash value</i>	\$10,000
<i>Indexed interest</i>	+ \$800
<i>Interest bonus</i>	+ \$120
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<i>Total at end of year 1</i>	\$10,920

**Cash value at the end of policy year 2
(0% index return)**

<i>Policy cash value</i>	\$10,920
<i>Index return</i>	x 0%
<hr/>	
<i>Indexed interest</i>	\$0

<i>Index return</i>	0%
<i>Multiplier</i>	x 15%
<hr/>	
<i>Interest</i>	0.00%

<i>Interest</i>	0.00%
<i>Policy cash value</i>	x \$10,920
<hr/>	
<i>Interest bonus</i>	\$0

<i>Cash value</i>	\$10,920
<i>Indexed interest</i>	+ \$0
<i>Interest bonus</i>	+ \$0
<hr/>	
<i>Total at end of year 2</i>	\$10,920

With Allianz Asset Pro+, your cash value is protected when the index return is zero.

If you'd like death benefit protection along with the potential to boost your accumulation value, Allianz Asset Pro+ may be an appropriate solution for you. **Contact your financial professional to learn more.**



True to our promises ... so you can be true to yours.®

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Through a line of innovative products and a network of trusted financial professionals, and with over 3.5 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

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