

ALLIANZ FIXED INDEX UNIVERSAL LIFE (FIUL) INSURANCE

# Allianz Life Pro+<sup>®</sup> Advantage Fixed Index Universal Life Insurance Policy

Guide to current rates as of 3/7/2023

New business rates are not guaranteed and are subject to change at the discretion of the company. To see these rates on our website, visit [www.allianzlife.com/rates](http://www.allianzlife.com/rates).

Fixed interest <sup>1</sup>		
5.00%		

Trigger		
<b>Standard</b>		
S&P 500 <sup>®</sup> Index	8.25%	Trigger Interest Rate <sup>2</sup>

Monthly sum		
<b>Standard</b>		
S&P 500 <sup>®</sup> Index	3.80%	Cap <sup>3</sup>

<sup>1</sup>The fixed interest rate is guaranteed to never be less than 0.10%.

<sup>2</sup>The guaranteed minimum Trigger Interest Rate is set at issue for the life of the policy and will never be less than 0.25%.

<sup>3</sup>The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.50%.



**Talk to your financial professional.**

**FOR MORE INFORMATION ABOUT ALLIANZ LIFE PRO+<sup>®</sup>, contact your financial professional.** This material must be accompanied by the Allianz Life Pro+<sup>®</sup> Advantage consumer brochure (M-7183).

Annual point-to-point		
	Cap <sup>4</sup>	Participation rate <sup>5</sup>
<b>Select<sup>6</sup></b>		
Bloomberg US Dynamic Balance II ER Index	N/A	175.00%
PIMCO Tactical Balanced ER Index	N/A	175.00%
Blended Index	8.25%	N/A
<b>Bonused</b>		
Bloomberg US Dynamic Balance II ER Index	N/A	180.00%
PIMCO Tactical Balanced ER Index	N/A	175.00%
Blended Index	8.75%	N/A
<b>Classic</b>		
Bloomberg US Dynamic Balance II ER Index	N/A	165.00%
PIMCO Tactical Balanced ER Index	N/A	160.00%
Blended Index	7.50%	N/A
<b>Standard</b>		
Bloomberg US Dynamic Balance II ER Index	N/A	207.00%
PIMCO Tactical Balanced ER Index	N/A	201.25%
Blended Index	12.75%	N/A
S&P 500 <sup>®</sup> Index	11.75%	N/A

Premium Deposit Fund Rider		
Premium Discount Rate <sup>7</sup>	5.00%	N/A

<sup>4</sup>The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.25%.

<sup>5</sup>The guaranteed minimum participation rate is set at issue for the life of the policy and will never be less than 5.0%.

<sup>6</sup>Select allocations have a 1% annual asset charge.

<sup>7</sup>Premium Discount Rate does not apply to the first-year premium. The Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

The blended index option is composed of the following: Dow Jones Industrial Average (35%), Bloomberg US Aggregate Bond Index (35%), EURO STOXX 50<sup>®</sup> (20%), Russell 2000<sup>®</sup> Index (10%).

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.

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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