

Allianz Index Advantage[®] New York Variable Annuity

A new balance of performance potential and protection



INY-002 (R-11/2023)

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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Solutions for retirement realities

Planning for the knowns – and unknowns – of retirement? Now, more than ever, the key to creating the retirement lifestyle you want is a strategy that takes into account not just what we know about retirement in the future – but what we don't know.

This material must be preceded or accompanied by a current prospectus for Allianz Index Advantage® New York Variable Annuity.

Call your financial professional or Allianz Life Financial Services, LLC, member FINRA, at 800.624.0197 to obtain a prospectus about Allianz Life Insurance Company of New York (Allianz Life of NY) variable options. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and variable options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life of NY. Guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

Products are issued by Allianz Life Insurance Company of New York and distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA.

Product and features are available only in New York and may vary by broker/dealer.

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.



Retirement knowns	Retirement unknowns
Retirements are lasting longer due to increased life expectancies.	The long-term solvency of Social Security and whether that will result in a reduction of current benefit levels
Retirement will cost more due to inflation.	Future inflation and tax rates
Managing your tax burden will be more important than ever.	Future market volatility and its effect on retirement savings

Solutions for today's retirement

So many uncertainties. But there is a company people turn to for help in creating a level of protection for their retirement years ahead.

At Allianz Life Insurance Company of New York (Allianz Life of NY), we have a portfolio of index variable annuities which offer different solutions that can help with many retirement concerns and unknowns.

Allianz Index Advantage® New York Variable Annuity

When planning for retirement, most people see the need for a balance of both accumulation and protection, which can help protect your retirement in today's challenging environment.

With the Allianz Index Advantage® New York Variable Annuity, you'll have the opportunity to grow your retirement nest egg by participating in market gains, with the opportunity for varying levels of protection for the principal you invest if the market drops.

It's your retirement. Make it the one you want, with the help of Allianz Life of NY.

Allianz Index Advantage® New York Variable Annuity at a glance

Allianz Index Advantage® New York is an index variable annuity designed to help you reach your long-term financial goals. Whether you are looking for a level of protection or additional performance potential, Allianz Index Advantage® New York offers options with varying levels of protection and opportunity.

<p>Issue age: 0-85</p>	<p>Contract maintenance charge: \$50 annually (waived for contract values of \$100,000 or more)</p>	<p>Purchase payments:^{a,b,c} Minimum initial: \$10,000 Minimum subsequent: \$50 Maximum: \$10,000,000</p>	<p>Each purchase payment begins its own withdrawal charge schedule.</p>		
<p>Withdrawal charge schedule</p> <p>Six years for each purchase payment: Calculated as a percentage of each purchase payment withdrawn, 8%, 7%, 6%, 5%, 3%, 1%, 0% All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.</p>					
<p>Free withdrawal privilege</p> <p>10% of total purchase payments, available annually; any unused portion does not carry over from one year to the next. On a full withdrawal these free withdrawals may be subject to a withdrawal charge as described in the prospectus.</p>					
<p>Death benefit</p> <p>Greater of contract value or total purchase payments adjusted for withdrawals, available only during the accumulation phase upon the first death of an owner named at issue. If there is a change in ownership the death benefit may be reduced.</p>					
<p>Index options^d</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Multi-Year Term: 6-Year Term 3-Year Term</p> <p>Index Performance Strategy:</p> <ul style="list-style-type: none"> • 6-year term with a 10% buffer • 3-year term with a 10% buffer • 3-year term with a 20% buffer <p> ■ S&P 500® Index ■ Russell 2000® Index </p> <p>All multi-year term options are available with a Participation Rate.</p> </td> <td style="width: 50%; vertical-align: top;"> <p>1-Year Term:</p> <p>Index Performance Strategy:</p> <ul style="list-style-type: none"> ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50® <p>Index Protection NY Strategy:</p> <ul style="list-style-type: none"> ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50® </td> </tr> </table> <p>Each index option is the combination of a crediting method, also called an index strategy, the index, the time period for measuring index performance (the time length), and the buffer amount. No single crediting method or index option consistently delivers the most return under all market conditions. There is no product fee on the index options.</p>				<p>Multi-Year Term: 6-Year Term 3-Year Term</p> <p>Index Performance Strategy:</p> <ul style="list-style-type: none"> • 6-year term with a 10% buffer • 3-year term with a 10% buffer • 3-year term with a 20% buffer <p> ■ S&P 500® Index ■ Russell 2000® Index </p> <p>All multi-year term options are available with a Participation Rate.</p>	<p>1-Year Term:</p> <p>Index Performance Strategy:</p> <ul style="list-style-type: none"> ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50® <p>Index Protection NY Strategy:</p> <ul style="list-style-type: none"> ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50®
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<p>Variable options</p> <ul style="list-style-type: none"> • AZL® Government Money Market Fund^{1,2} • AZL® MVP Balanced Index Strategy Fund^{1,2,3,4,5,6} • AZL® MVP Growth Index Strategy Fund^{1,2,3,4,5,6} (Please see page 12 for important footnoted risk disclosures 1-6.) <p>Annual operating expense of variable options: Minimum 0.65% Maximum 0.71% Net expenses before contract fee waivers and expense reimbursements</p> <p>Mortality and expense (M&E) risk charge: 1.25% on variable options only (assessed against variable options' net asset value)</p>					
<p>Tax-free transfers</p> <p>Transfers to index options are allowed on every Index Anniversary, which is the anniversary of the Index Effective Date (the first date your money has the opportunity to be allocated to any index option among the index strategies and available indexes). After a Term Start Date, you cannot transfer into an established multi-year term index option until the Term End Date; instead we will add this transfer to a new multi-year term index option with a new Term Start Date. Transfers from index options to variable options are allowed every Index Anniversary. 12 charge-free transfers per year are allowed among the variable options (\$25 thereafter). In order to transfer out of a multi-year term index option into a variable option, the Index Anniversary must either be the Term End Date, or you must execute a Performance Lock on or before the Term End Date.</p>					

Deduction of the withdrawal charge and contract maintenance charge may result in the loss of principal and credits, which are the annual returns you may receive when you allocate money to an index option.

Standard contract features

- Systematic withdrawals
- Required minimum distribution program
- Waiver of withdrawal charge benefit

Annuity payout options

- Life
- Joint and last survivor
- Refund life
- Life with period certain
- Joint and last survivor with period certain

^a Purchase payments can only be allocated to index options on the Index Effective Date or an Index Anniversary.

^b Allianz Life of NY reserves the right to decline any or all purchase payments not meeting the \$50 minimum total purchase payments, or that exceed the \$10,000,000 maximum, or if received on or after the annuity date. If mandated under applicable law, we may be required to reject a purchase payment.

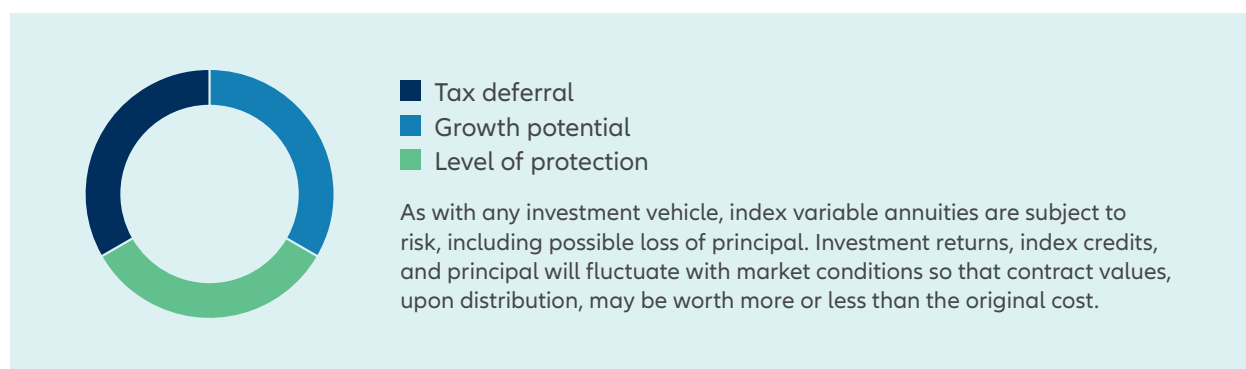
^c Purchase payments allocated to an index option between Index Anniversaries will be placed in the AZL® Government Money Market Fund until the Index Effective Date or next Index Anniversary. At the Index Effective Date or Index Anniversary, we will transfer those allocations in the AZL® Government Money Market Fund to the applicable index option. **3**

^d Availability restrictions may apply to inforce contracts. Please refer to the prospectus for further details.

The role of an index variable annuity as part of your overall retirement strategy

An index variable annuity is a contract between you and an insurance company that is designed to help you reach your long-term financial goals.

Index variable annuities offer a **unique combination of features**, including indexed return potential with the opportunity for varying levels of protection through multiple crediting methods (also called index strategies), tax deferral¹ with the opportunity to grow your savings faster, a variety of lifetime payout options, and death benefit options.



The Allianz Index Advantage® New York difference

The Allianz Index Advantage® New York Variable Annuity offers the combination of multiple traditional variable options and innovative index strategies. This may be a good choice for those looking for a balance between a level of protection and growth potential.

To see where Allianz Index Advantage® New York may be a fit, let's take a closer look at some of the challenges retirees face.

¹ Withdrawals will reduce the contract value. Withdrawals taken within the contract withdrawal charge schedule will be subject to a withdrawal charge. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

Please note that Allianz Life Insurance Company of New York, its affiliated companies, and their representatives and employees do not give fiduciary, legal, or tax advice. You are encouraged to consult your tax advisor or attorney.

The importance of interest rates

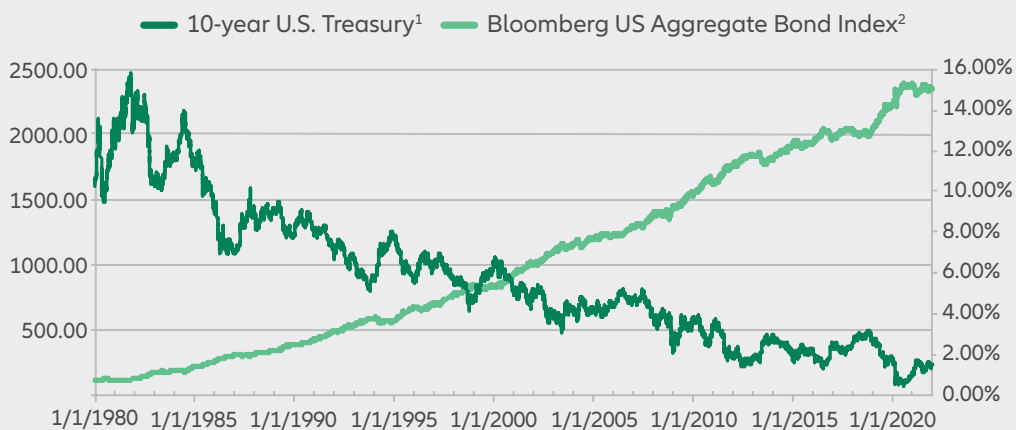
Why have balanced portfolios been so effective?

Historically, balanced portfolios have been effective at managing risk and return, largely due to bond fund performance during a decreasing interest rate environment over the past 40 years.

One of many factors that impact bond prices is the inverse relationship they generally have with interest rates. Bonds with longer maturities tend to be more price-sensitive to changes in interest rates.

In this chart, the Bloomberg US Aggregate Bond Index was selected to represent bond performance as this index is a popular benchmark that measures investment-grade bonds being traded in the United States.

Impact of interest rates on bond performance



In this chart, the Bloomberg US Aggregate Bond Index is not intended to represent a specific financial vehicle. You cannot invest directly in an index. Performance figures do not take into account fees, expenses, charges, and taxes that may be associated with investing in the financial vehicle. Individual results would be lower if these had been included. Past performance is no guarantee of future results.

Are balanced portfolios prepared for the current economic environment?

The financial landscape has changed. You may be faced with different challenges that could create new risks, and you may be wondering if a balanced portfolio will be able to continue to provide a balance of growth and stability.

EQUITY risk

You may not have time to rebuild portfolio values from potentially large losses if an up market quickly turns upside down.



High volatility



Market downturn



Low yields



Rising interest

¹ The 10-Year U.S. Treasury: Federal Reserve.

² Bloomberg U.S. Aggregate Bond Index, Bloomberg, and Yahoo Finance.

The challenge of market volatility

Finding additional performance opportunities means taking on additional risk. However, it is important for you to carefully consider your individual risk tolerance and time horizon.

Taking on too much risk could result in large losses due to market volatility. Even worse, these losses could take more time to rebuild than you have left before you retire.

The impact of large losses on your retirement timeline

If your portfolio loses	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
You would need this overall return to break even	5.26%	11.11%	17.65%	25.00%	33.33%	42.86%	53.85%	66.67%	81.82%	100.00%

In certain products, you may not be able to participate fully in a market recovery due to the capped upside potential in subsequent index periods.



A new approach to a balanced portfolio

Allianz Index Advantage® New York index strategies can help balance growth potential with a level of protection. Along with traditional variable options, Allianz Index Advantage® New York Variable Annuity offers you multiple innovative index strategies, each with unique risk/return considerations to help you create a balance between risk and return that's appropriate for you. It can help address the challenges of low-interest rates and market volatility by customizing a solution to your own financial objectives and risk tolerance.

In order to better understand what Allianz Index Advantage® New York offers, let's take a closer look at the index strategies.

Allianz Index Advantage[®] New York Variable Annuity offers index strategies to help you prepare for retirement.

Choose from a variety of index options

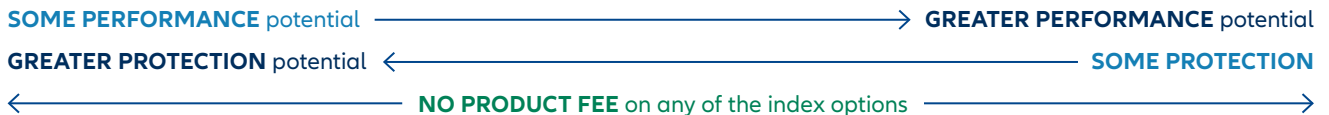
Each offers **unique risk and return objectives**

If your objectives change or markets evolve,
you also have **the ability to reallocate**¹


Customize your allocation with one or more of these index options to provide the performance potential you want with the level of protection you need.

¹ Reallocation for multi-year Term Index Options is not available on Index Anniversaries that are not also Term End Dates.

Build a foundation for your retirement by allocating to one or more of these index strategies.



1-year term strategies:		Multi-year term strategies:
<p>Index Protection NY Strategy 1-year term/cap with a 30% buffer</p> <ul style="list-style-type: none"> • A level of protection with the potential for some growth. • Provides the greatest level of protection from market index losses, relative to the other index options. • Offers moderate growth potential relative to the other index options. 	<p>Index Performance Strategy 1-year term/cap with a 10% buffer</p> <ul style="list-style-type: none"> • Provides a level of protection with a buffer that absorbs the first 10% of negative index performance. • Provides greater performance potential, based on a cap, among the 1-year term strategies. • This strategy may perform best in a stronger market with protection from smaller losses. 	<p>Index Performance Strategy 6-year term/cap with a 10% buffer 3-year term/cap with a 10% buffer 3-year term/cap with a 20% buffer</p> <ul style="list-style-type: none"> • A longer term provides the greatest performance potential with a level of protection with a buffer that absorbs a certain percentage of negative index performance. • These strategies may perform best in a longer period of market growth with varying levels of protection from index losses.
Available indexes:		
<ul style="list-style-type: none"> ■ S&P 500® Index ■ Nasdaq-100® Index ■ Russell 2000® Index ■ EURO STOXX 50® 	<ul style="list-style-type: none"> ■ S&P 500® Index ■ Nasdaq-100® Index ■ Russell 2000® Index ■ EURO STOXX 50® 	<ul style="list-style-type: none"> ■ S&P 500® Index ■ Russell 2000® Index

 **To learn how each strategy works and learn more about our Performance Lock feature, refer to the individual index strategy inserts.**

Rates will vary by index option. Caps cannot be less than 30.00% for a 6-year Term, 15.00% for a 3-year Term with 10% buffer, 12.00% for a 3-year Term with 20% buffer, 5.00% with Index Performance Strategy 1-year Term, and 3.00% for Index Protection NY Strategy. For current rates, please refer to www.allianzlife.com/indexratesny.

With prior written notice we may make the following Index Options temporarily unavailable on or after the sixth Index Anniversary: Index Protection NY Strategy 1-year Term with 30% Buffer; and Index Performance Strategy 3-year Term with 20% Buffer. Temporary unavailability may last for a year or more, but we cannot make an Index Option permanently unavailable or remove it from the Contract after issue. We also cannot make an Index Option temporarily unavailable during a Term, or at any other time. Refer to the prospectus for more information.



Your index allocation options

Indexes available with the Allianz Index Advantage® New York Strategies

Because indexes may perform differently under similar market conditions, Allianz Index Advantage® New York offers four external indexes.

■ S&P 500® Index

A large-cap American stock market index based on market capitalizations of 500 companies. Often considered one of the best overall representations of the U.S. stock market.

■ Russell 2000® Index

A small-cap stock market index of the smallest 2,000 companies in the Russell 3000® Index. A common benchmark for companies that identify as small-cap based on market capitalization.

■ Nasdaq-100® Index

A large-cap market index that includes 100 of the largest domestic and international nonfinancial securities listed on the Nasdaq Stock Market.

■ EURO STOXX 50®

An international stock market index that provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries.

www

FOR INFORMATION on the rates currently offered, please consult your financial professional or visit www.allianzlife.com/indexratesny.

Each index option is the combination of an index strategy, the index, the time period for measuring index performance (the term length), and the buffer amount. Although an index or indexes will affect your Index Option Values, the Index Options do not directly participate in any stock or equity investment and are not a direct investment in an index.

Could you benefit from Allianz Index Advantage® New York?

If you're concerned about saving enough for retirement and generally, if these describe you, Allianz Index Advantage® New York Variable Annuity may help meet your future needs:



Focused on **preserving and accumulating assets**



Seeking a balance of **growth potential with a level of protection**

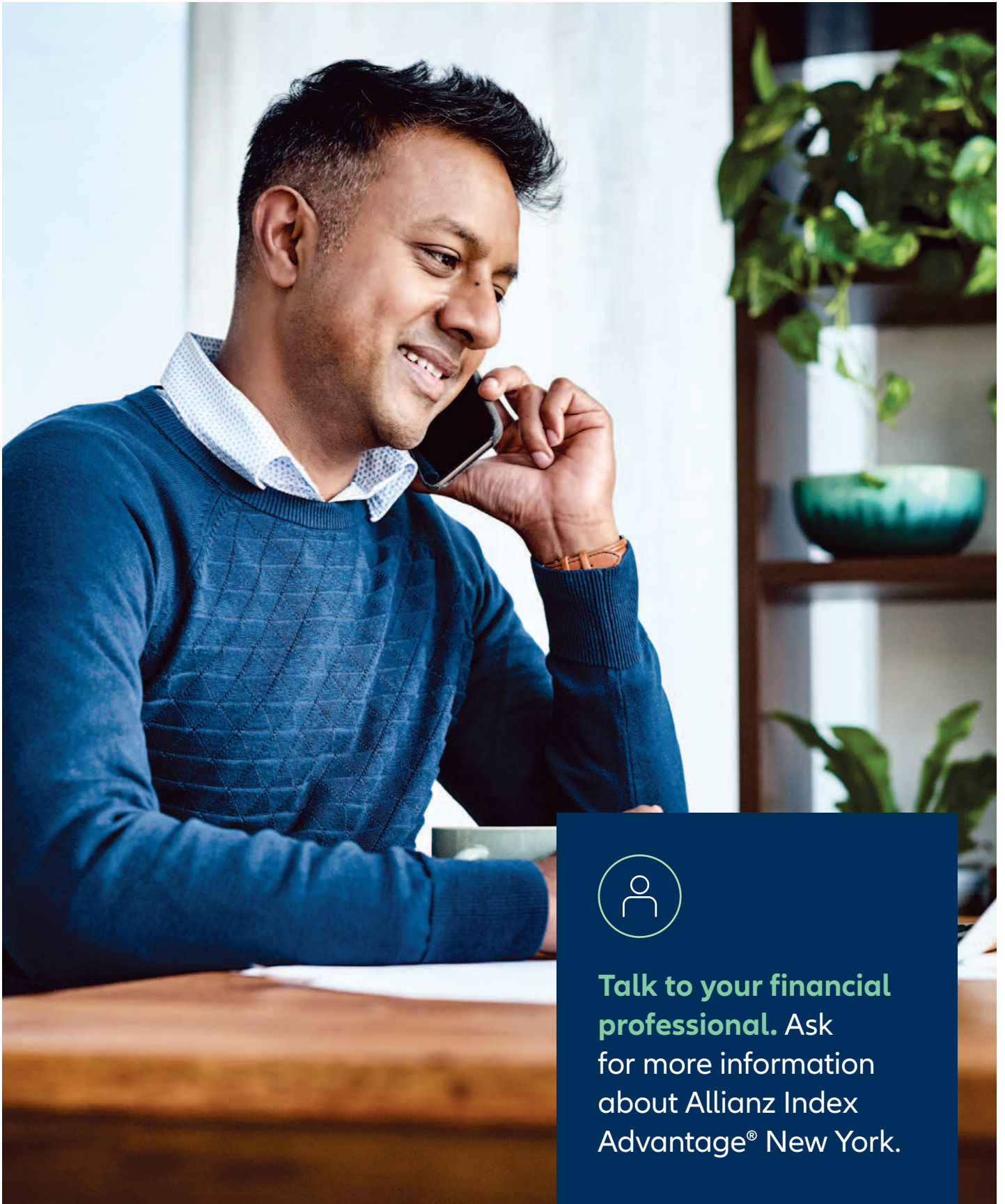


Looking for some protection from market volatility and loss



Focused on **reducing interest rate risk** from your portfolio





Talk to your financial professional. Ask for more information about Allianz Index Advantage® New York.

***You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

¹ The AZI® investment options are managed by an affiliate of Allianz Life Insurance Company of New York and Allianz Life Financial Services, LLC. All are affiliated companies.

² This investment option is subadvised. The subadvisor may have a public mutual fund with an investment objective that is similar to that of this investment option. These are separate portfolios that will have different performance due to differing fees, expenses, relative cash flows, portfolio sizes, and other factors.

³ This investment option invests in derivative instruments such as futures, options, and swap agreements. Derivatives can increase the investment option's share price volatility and could magnify losses. Certain derivative instruments also involve costs that could reduce returns. Certain derivatives may involve risk of default.

⁴ Manager Allocation Risk: The risk refers to the possibility that the manager could allocate assets in a manner that will cause the funds to underperform other funds with similar investment objectives. The manager may have a potential conflict of interest in allocating assets among and between the permitted underlying funds because the subadvisory fee rate it pays to the subadvisors of the permitted underlying funds is different.

⁵ Generally under normal conditions, 5% (up to 20%) of the investment option is invested in the MVP risk management overlay. When overall market volatility is generally moderate or low, the MVP risk management process will look to participate with the market using derivatives equal to the risk of the investment options and minimizes its protection aspect. During periods of higher market volatility, the MVP risk management process will seek to reduce volatility using derivatives with the goal to minimize extreme negative outcomes. Derivatives are contracts used as underlying assets and play an important role in hedging risk. They limit the need to buy or sell assets within the underlying funds in periods of volatility. They also include the risks related to futures and options, which may be different from and greater than the risks of direct investments in securities or other traditional investments. The MVP process does not ensure a profit or protect against losses. Success of the hedging strategy or fund objectives cannot be guaranteed.

⁶ Each AZI® MVP fund utilizes the MVP risk management process, which could cause the equity exposure of the funds to fluctuate, but equity exposure will generally not be lower than 10%.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

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The NASDAQ-100 Index® includes 100 of the largest domestic and international non-financial securities listed on The NASDAQ Stock Market® based on market capitalization.

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The Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by Allianz Life Insurance Company of New York ("Allianz Life® of NY"). Allianz Life of NY products are not in any way sponsored, endorsed, sold, or promoted by Russell or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty, or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Index (upon which the Allianz Life of NY product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Allianz Life of NY product. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Allianz Life of NY or to its clients. The Index is calculated by Russell or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

The EURO STOXX 50®, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.

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

A trusted provider of annuities, Allianz Life Insurance Company of New York (Allianz Life of NY) bases each decision on a philosophy of being true: **True to our strength** as a key part of a leading global financial organization. **True to our passion** for making wise investment decisions. **True to building a culture** where everyone feels welcomed, included, and valued. And **true to the people we serve**, each and every day.

Through a line of innovative products and our network of trusted financial professionals, Allianz Life of NY helps people as they seek to achieve their financial and retirement goals. Allianz Life of NY 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.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz Life of NY today and count on us for tomorrow – when they need us most.

Products are issued by:

**Allianz Life Insurance Company
of New York**

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New York, NY 10019-7585

www.allianzlife.com/new-york | 800.624.0197

Products are distributed by:

Allianz Life Financial Services, LLC

5701 Golden Hills Drive
Minneapolis, MN 55416-1297

www.allianzlife.com | 800.624.0197

Member FINRA

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of New York and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

Product and features are available only in New York and may vary by broker/dealer.

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