Allianz

Allianz Life Insurance Company of North America

INDEXED UNIVERSAL LIFE INSURANCE

Interest bonuses to help increase the accumulation potential of your policy

Allianz Life Accumulator® Indexed Universal Life Insurance Policy offers you death benefit protection plus the potential to build accumulation value through fixed or indexed interest. And that's not all.

To help accelerate your accumulation potential, we offer a variety of bonus opportunities that are available with allocation options that use the annual point-to-point with participation rate crediting method.

	Classic	Bonused	Select
Bonus details	1% flat rate[1]	15% multiplier	40% multiplier
How it works	Adds a consistent bonus rate to the policy's annual accumulation value	Multiplies any annual indexed interest by 15%	Multiplies any annual indexed interest by 40%
May be appropriate for clients	Who may want a conservative approach and a guaranteed interest credit. Even if you receive a zero credit in a year, you still get a 1% bonus for the year.	Who are looking for a moderate choice with bonus potential but no additional charges associated with the bonus. You have confidence in the market, anticipate a good index return, and don't want to take the risk of any additional charges associated with a bonus.	Who are willing to pay an additional charge in return for the potential to receive a higher bonus and greater accumulation potential.
Cost to client	n/a	n/a	1% annual asset charge

Don't want a bonus? We also offer Standard non-bonus options, where you have the opportunity to select which crediting method to use.

[1] Includes an allocation restriction, meaning you may not be able to allocate 100% of your accumulation value, if the fixed allocation goes below 1%.

Must be accompanied by the appropriate Allianz Life Accumulator® Indexed Universal Life Insurance Policy consumer brochure.

The cap and/or participation rate will vary based on whether the indexed allocations selected offer a bonus or not.

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 indexed allocations that offer the interest bonus will generally have lower caps and participation rates. Not all bonuses guarantee that a policy will be credited with an interest bonus every year as some are based on the growth of an index.

Although an external market index may affect your interest credited, your policy does not directly participate in any stock or equity or bond investments. You are not buying shares in any stock or index.

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

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

Products (P64339) are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962. www.allianzlife.com

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

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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Determining which bonus opportunity to choose

These questions may help you select an option that could be appropriate for you:

1. Is your goal to ALWAYS avoid a 0% interest credit, or do you see the market/index returning below 6% during your crediting period?
If yes, consider CLASSIC: 1% GUARANTEED FLAT RATE BONUS

2. Do you have confidence that the market/index could return above 6% during your crediting period?
If yes, consider
- BONUSED: 15% MULTIPLIER BONUS, or
- SELECT: 40% MULTIPLIER BONUS WITH A 1% ANNUAL ASSET CHARGE

3. Are you willing to pay an extra charge and take extra risk for more accumulation potential?
If yes, consider SELECT: 40% MULTIPLIER BONUS WITH A 1% ANNUAL ASSET CHARGE

4. Are you looking for an option with no bonus, but the ability to choose your crediting method?
If yes, consider STANDARD: NO BONUS

Interest bonuses are designed to help build the accumulation potential of your indexed universal life (IUL) insurance policy. **WORK WITH YOUR FINANCIAL PROFESSIONAL to learn more about Allianz Life Accumulator®.**