Allianz

Allianz Life Insurance Company of North America

INDEX ADVANTAGE+
SELECT INCOME™ ANNUITY

Index Options Guide



This material must be preceded or accompanied by a current prospectus for the Allianz® registered index-linked annuity, and any applicable consumer materials.

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

IASI-060 (R-10/2026)

Build a foundation for your retirement by allocating to one or more index options.

Whether you are looking to reduce volatility or increase market potential, our diverse lineup of index options in the Index Advantage+ Select Income™ Annuity can help provide a potential alternative to traditional investments by offering different levels of protection and performance potential.

INDEX OPTIONS

Each index option is a combination of:

Crediting methods*	Indexes	Terms**	Levels of protection
• Index Performance Strategy • Index Precision Strategy • Index Dual Precision Strategy • Index Guard Strategy • Index Protection Strategy with Cap • Index Protection Strategy with Trigger	■ S&P 500 Index ■ Russell 2000 Index ■ Nasdaq-100 Index ■ iShares MSCI Emerging Markets ETF ■ EURO STOXX 50	• 1-year • 3-year • 6-year	• Buffer • Floor • 100% protection from negative index returns

*Also known as an index strategy.

**Time period for measuring index performance.

Indexes available with the Allianz® RILA index strategies

■ **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.
■ **iShares® MSCI Emerging Markets ETF**	An exchange-traded fund that seeks to track the investment results of the MSCI Emerging Markets Index, which is designed to measure equity market performance in the global emerging markets. The underlying index may include large- and mid-capitalization companies.
■ **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.

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. The indexes are price return indexes, not total return indexes. This means that the index options do not receive any dividends payable on these securities.

Diversifying index option allocations within a RILA does not ensure a performance credit in any term.



IN ORDER TO BETTER UNDERSTAND what Allianz® RILAs offer, let's take a closer look at the index options. →

Take a closer look at the index options

MULTI-YEAR TERMS: 3 or 6 years

Indexes available

■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index

Strategy	Protection level	If the market is UP	If the market is DOWN
Index PERFORMANCE Strategy	10% buffer 20% buffer 30% buffer	Provides different levels of performance potential (includes a participation rate and may be capped or uncapped) based on the level of buffered protection	Provides a level of protection with a buffer that absorbs a certain percentage of negative index return
Index DUAL PRECISION Strategy	10% buffer 20% buffer 30% buffer	Credits a predetermined trigger rate if the index return is positive, zero, or negative and within the buffer	Negative index return equal to or within the buffer provides a positive performance credit of the trigger rate, but if it exceeds the buffer it provides a negative performance credit equal to the amount of negative return in excess of the buffer

1-YEAR TERM[1]

Indexes available

■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ iShares® MSCI Emerging Markets ETF ■ EURO STOXX 50®

Strategy	Protection level	If the market is UP	If the market is DOWN
Index PERFORMANCE Strategy	10% buffer 20% buffer 30% buffer	Provides different levels of performance potential (may be capped or uncapped) based on the level of buffered protection	Provides a level of protection with a buffer that absorbs a certain percentage of negative index return
Index PRECISION Strategy	10% buffer	Credits an annual predetermined trigger rate if the annual index return is zero, or positive	Provides a level of protection with a buffer that absorbs the first 10% of negative index return
Index DUAL PRECISION Strategy	10% buffer 20% buffer 30% buffer	Credits an annual predetermined trigger rate if the annual index return is positive, zero, or negative and within the buffer	Negative index return equal to or within the buffer provides a positive performance credit of the trigger rate, but if it exceeds the buffer it provides a negative performance credit equal to the amount of negative return in excess of the buffer
Index GUARD Strategy	-10% floor	Provides performance potential up to a cap	Provides a level of protection for amounts beneath the -10% floor, which means you assume the first 10% of negative index return and no more
Index PROTECTION Strategy with Cap, Index PROTECTION Strategy with Trigger	100% protection from negative index returns	Credits performance potential up to a cap or an annual predetermined trigger rate depending on the index strategy chosen, if the annual index return is zero or positive	No losses will occur due to negative index returns

Deductions for contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits.

→ FOR RILA RATES CURRENTLY OFFERED, please consult your financial professional or visit www.allianzlife.com/rilaratescenter

[1] Only the 1-year term index options are available while receiving income payments.

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

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