Allianz Life Insurance Company of North America

ALLIANZ LIFE ACCUMULATOR® INDEXED UNIVERSAL LIFE INSURANCE POLICY

Lock in increases. Lock out volatility.

How Index Lock and Auto Lock help reduce the impact of market uncertainty

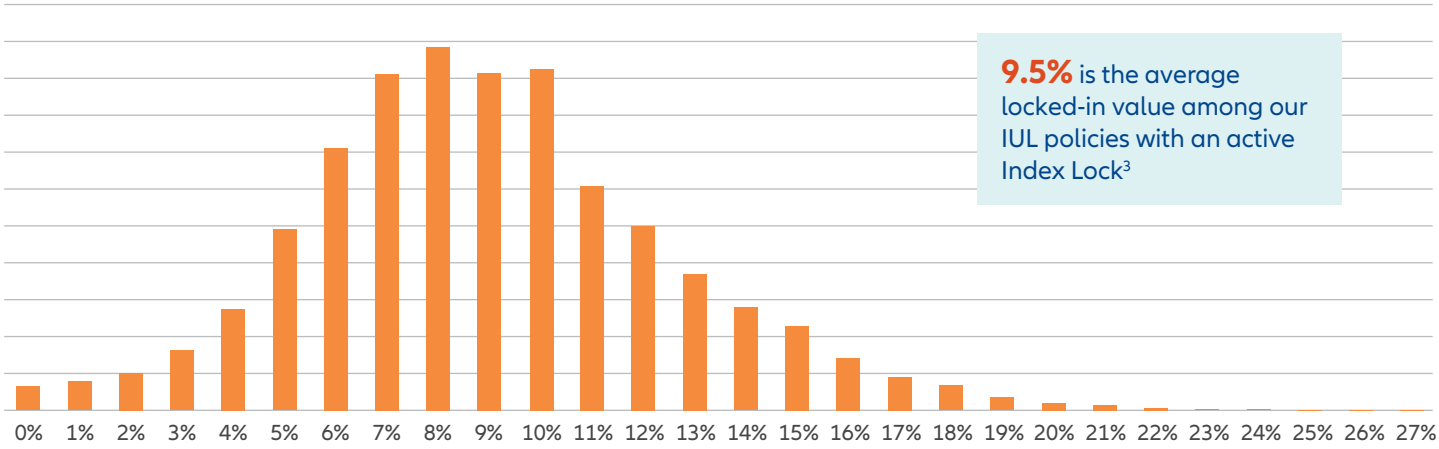
Market volatility remains a big concern. According to our recent study, **74% of Americans said they prefer financial products that help protect from big losses, but come with smaller gains, over financial products that have the potential for big gains but also the potential for big losses.**[1]

With Index Lock, you can **lock in an index value** at any time once during the crediting period. And with Auto Lock, the policy can **activate the Index Lock automatically when it reaches your set target** – which means you don't have to closely monitor the potential volatile swings of the index.[2]

The power of Index Lock based on actual client use

The following results are based on actual client experiences using Index Lock on their inforce Allianz® IUL insurance policies.

At what value do clients typically lock in?



9.5% is the average locked-in value among our IUL policies with an active Index Lock[3]

Average locked-in value is based on 40,017 locks from 11/29/2019 – 12/31/2025.
Potential interest varies by index allocation. Past results are not a guarantee of future results.

Must be accompanied by the Allianz Life Accumulator® IUL brochure (M-8119) and Index Lock sales idea (CSI-512).

[1] 2025 Annual Retirement Study of individuals age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+, conducted by The Allianz Center for the Future of Retirement™, which produces insights and research as a part of Allianz Life Insurance Company of North America.

[2] Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached, based on the index interest rate percentage at the end of the business day. Targets need to be renewed after each crediting period unless auto-renewal is active.

[3] Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.

CSI-548 (R-2/2026)

With Index Lock, you can:

Lock in an index value once during the crediting period

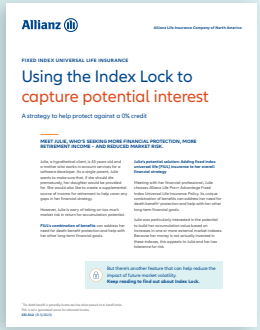
Track and view index values online

Help minimize the effects of midyear market volatility

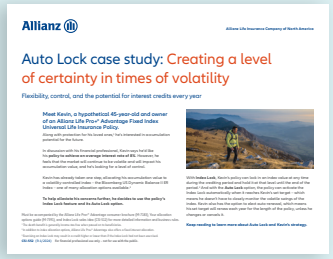
Benefits of Allianz Life Accumulator® IUL:

- Provides a generally income-tax-free death benefit to beneficiaries
- Has the opportunity to build tax-deferred accumulation

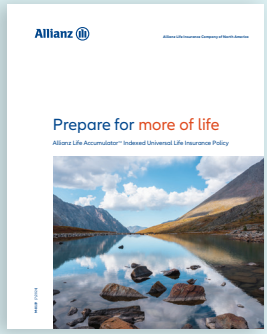
Learn more about how Allianz Life Accumulator® Indexed Universal Life Insurance Policy and Index Lock work by using the following materials:



Using Index Lock to capture potential interest
(CSI-512)



Auto Lock case study
(CSI-552)



Allianz Life Accumulator® IUL consumer brochure
(M-8119)

TO LEARN MORE ABOUT INDEX LOCK, AUTO LOCK, AND ALLIANZ LIFE ACCUMULATOR®

→ **Scan the QR code,** or → **Contact your financial professional**

Must be accompanied by the Allianz Life Accumulator® IUL brochure (M-8119) and Index Lock sales idea (CSI-512).

The Index Lock occurs at the end of the business day, therefore the actual value received may be less or more than the value at the time of the request.

Index Lock is available with certain indexes and only available with the annual point-to-point with participation rate crediting method.

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.

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

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

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

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

• 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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