

Signature 7SM Annuity

Product characteristics	The Signature 7 Annuity is a fixed index annuity that offers the opportunity for fixed and/or indexed interest accumulation with a 7-year surrender charge period.
Purchase payment	Initial minimum: \$20,000, qualified and nonqualified Additional premium accepted through first three contract years
Issue ages	0-80
Index crediting methods/allocation options	Monthly sum: S&P 500 [®] Index, Russell 2000 [®] Index Annual point-to-point with cap: S&P 500 [®] Index, Russell 2000 Index, Barclays US Dynamic Balance Index II Annual point-to-point with spread: Barclays US Dynamic Balance Index II
Surrender charges	7-year surrender charge period (8.5%, 8%, 7%, 6%, 5%, 4%, 3%, 0%); the surrender charge percentage will decrease by ½ of 0.5% on each of the first 12 monthiversaries. On each subsequent monthiversary, the surrender charge will decrease by ½ of 1%. On day one of contract year 8, it will be zero.
Participation rate	The participation rate is 100% guaranteed for the life of the contract.
Rates	The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum interest rate is 0.10%. Call for current caps, spreads, and interest rates.
Free withdrawals	After the first contract year, up to 10% of contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment; maximum is cash surrender value.
Loans	Not available
Minimum guarantee	87.5% of total premium paid, less withdrawals, credited at a minimum of 1% (may vary by state)
Death benefit (prior to annuitization)	Your client's beneficiaries can receive the greater of the full accumulation value or the guaranteed minimum value as a lump sum or as annuity payments over at least five years.
Other features	<ul style="list-style-type: none"> • Accumulation value available for lump-sum withdrawal (after 7-year surrender charge period) • Nursing Home Benefit, Flexible Annuity Option Rider • Riders available for an additional cost: Flexible Withdrawal Benefit Rider

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

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

For all that's ahead.®



- 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

The Barclays US Dynamic Balance Index II is comprised of the Barclays US Aggregate RBI® Series 1 Index and the S&P 500® Index and shifts weighting daily, up to 3%, between them based on realized market volatility. The Barclays US Aggregate RBI® Series 1 Index is comprised of a portfolio of derivative instruments plus cash that are designed to track the Barclays US Aggregate Bond Index. The Barclays US Aggregate Bond Index is comprised of Barclays US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities. Barclays Risk Analytics and Index Solutions Limited and its affiliates (“Barclays”) is not the issuer or producer of any Allianz products and Barclays has no responsibilities, obligations or duties to investors in respect of the Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 Index or the Barclays US Dynamic Balance Index II. The Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 and the Barclays US Dynamic Balance Index II are trademarks owned by Barclays, and the Barclays US Aggregate Bond Index and the Barclays US Dynamic Balance Index II are licensed for use by Allianz Life Insurance Company of North America as the Issuer of the Allianz product. While Allianz may for itself execute transaction(s) with Barclays in or relating to the Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 Index or the Barclays US Dynamic Balance Index II with Allianz products, investors acquire Allianz products from Allianz Life Insurance Company of North America and investors neither acquire any interest in the Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 Index or the Barclays US Dynamic Balance Index II nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in any Allianz product. The Allianz products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of any Allianz product or use of the Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 Index or the Barclays US Dynamic Balance Index II or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Barclays US Aggregate Bond Index, the Barclays US Aggregate RBI® Series 1 Index or the Barclays US Dynamic Balance Index II or any data included therein.

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 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.

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Standard & Poor’s 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors.

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