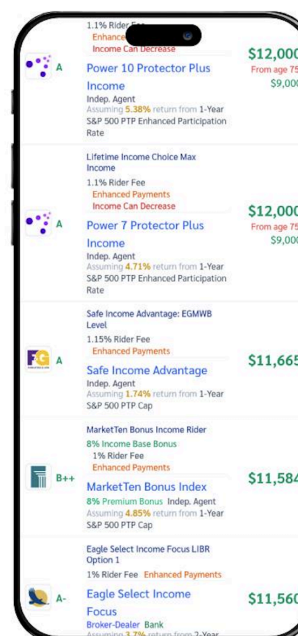




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Product Guide

Allianz PreferredSM products

ALLIANZ
PREFERREDSM

For all that's ahead.[®]

Allianz 

	Allianz 222 [®] Annuity	C54370
Product positioning	A fixed index deferred annuity that offers a premium bonus and an interest bonus on the income value. It also offers lifetime income payments that have the potential to increase and even double to help pay for clients' care.	
Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, annuitization requirements, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	A 15% premium bonus and an interest bonus equal to 50% of the interest credited from the chosen allocations are credited to the Protected Income Value (PIV). The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. Client will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.	
Issue ages (owner)	0-80	
Premium – initial minimum	<ul style="list-style-type: none"> • \$20,000 qualified or nonqualified • Flexible premium first three contract years 	
Maximum premium	\$1,000,000 without approval	
Allocation options	S&P 500 [®] Index, Nasdaq-100 [®] Index, Russell 2000 [®] Index, Barclays US Dynamic Balance Index II, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Barclays US Aggregate Bond Index (35%), EURO STOXX 50 [®] Index (20%), and Russell 2000 Index (10%).	
Index crediting methods	Annual point-to-point with spread, annual point-to-point with cap, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call for allocation option availability.	
Participation rate	100% participation rate	
Cap/spread	Call for current caps and spreads.	
Sales charges	No up front sales charges	
Surrender charge/cash surrender value	10-year surrender period (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%); beginning in contract year four, the surrender charge decreases 1.25% on each contract anniversary. At the beginning of the 11 th contract year, the surrender charge will be zero.	
Loans	Not available	
Withdrawal provision	After the first contract year, up to 10% of the 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. In any year no premium is received, 10% of paid premium is available each year in one or more free withdrawals (noncumulative).	
Death benefit (prior to annuitization)	The greatest of the full accumulation value, cumulative withdrawal amount, or guaranteed minimum value. ¹ The Protected Income Value is also available if taken over a period of at least five years.	
No additional fee features	<ul style="list-style-type: none"> • Flexible Annuity Option Rider • No surrender charge for RMDs • Nursing Home Benefit • Protected Income Value rider • Allianz Income Multiplier Benefit 	
Additional-fee features (available at issue only)	<ul style="list-style-type: none"> • Flexible Withdrawal Rider 	

¹ All contracts provide a guaranteed minimum value that is received if it is higher than the cash surrender value. 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 taxes and, if taken prior to age 59½, a 10% federal additional tax.

Allianz 365i[®] Annuity**C52575**

A fixed index annuity that offers a premium bonus with a 10-year surrender charge period and a built-in death benefit enhancement

A bonus is received on all premium during the first three contract years. The bonus is vested over a 10-year period at 10% per year on each contract anniversary until the beginning of the 11th contract year. The bonus is subject to partial or full surrender charges during the first 10 contract years or if annuitized prior to the sixth contract year (or for fewer than 10 years). If the contract is surrendered before the 11th contract year, only the vested bonus will be received as part of the cash surrender value.

0-80

- \$20,000 qualified or nonqualified
- Flexible premium first three contract years

\$1,000,000 without approval

S&P 500[®] Index, Nasdaq-100[®] Index, Russell 2000 Index, Barclays US Dynamic Balance Index II, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Barclays US Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), and Russell 2000 Index (10%).

Annual point-to-point with spread, annual point-to-point with cap, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call for allocation option availability.

100% participation rate

Call for current caps and spreads.

No up front sales charges

10 years
(10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5.00%, 3.75%, 2.5%, 1.25%, 0.00%)

Not available

In any year no premium is received, 10% of paid premium is available each year in one or more free withdrawals (noncumulative).

The greater of the contract's guaranteed minimum value or accumulation value is available as a lump sum or may be taken as annuity payments over at least five years. Beneficiaries can also receive a death benefit enhancement amount in addition to their accumulation value as a death benefit. The death benefit enhancement amount is equal to 25% of all fixed and indexed interest credited throughout the life of the Allianz 365i Annuity contract. The death benefit enhancement amount is not available if the contract is fully surrendered, annuitized, if the contract owner reaches age 100, or if the guaranteed minimum value is paid as the death benefit. The death benefit enhancement amount will be decreased by any penalty-free partial surrender or partial surrender with a penalty. This decrease will be proportional to the decrease in the accumulation value.

- Flexible Annuity Option Rider
- Death Benefit Enhancement Rider (R95334)
- Nursing Home Benefit
- No surrender charge for RMDs

- Income Maximizer Rider (R95331)
- Flexible Withdrawal Rider

Allianz 360SM Annuity**C54370**

A fixed index annuity with a benefit rider included (included at an additional fee) that offers an interest bonus every year until income withdrawals begin. It also offers increasing income withdrawal percentages beginning at age 40 and continuing every year until income withdrawals begin.

An interest bonus equal to 25% of the interest credited from the chosen allocations is credited to the accumulation value of the contract until lifetime withdrawals begin or until the 360 Benefit rider is terminated, whichever comes first.

0-80

- \$20,000 qualified or nonqualified
- Flexible premium first three contract years

\$1,000,000 without approval

S&P 500[®] Index, Nasdaq-100[®] Index, Russell 2000 Index, Barclays US Dynamic Balance Index II, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Barclays US Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), and Russell 2000 Index (10%).

Annual point-to-point with spread, annual point-to-point with cap, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call for allocation option availability.

100% participation rate

Call for current caps and spreads.

No up front sales charge

10 years
(10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5.00%, 3.75%, 2.5%, 1.25%, 0.00%)

Not available

In any year no premium is received, 10% of paid premium is available each year in one or more free withdrawals (noncumulative).

The death benefit is the greatest of the accumulation value, guaranteed minimum value, net premium, or cumulative withdrawal value.

- Flexible Annuity Option Rider
- No surrender charge for RMDs
- Nursing Home Benefit

- 360 Benefit rider (R95316)
- Flexible Withdrawal Rider

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Signature 7 [®] Annuity C54370	Core Income 7 [®] Annuity C54370, R95374
A fixed index deferred annuity that is all about guarantees, opportunity, and flexibility	A fixed index deferred annuity with a built-in benefit rider (the Core Income Benefit). The Core Income Benefit rider offers increasing withdrawal percentages beginning at age 45 and continuing every year until income withdrawals begin. Plus, two choices for lifetime income payments.
N/A	N/A
0-80 <ul style="list-style-type: none"> • \$20,000 qualified or nonqualified • Flexible premium first three contract years 	0-80 <ul style="list-style-type: none"> • \$10,000 qualified or nonqualified • Flexible premium first three contract years
\$1,000,000 without approval	\$1,000,000 without approval
S&P 500 [®] Index, Russell 2000 Index, Barclays US Dynamic Balance Index II, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis.	S&P 500 [®] Index, Nasdaq-100 [®] Index, Russell 2000 Index, Barclays US Dynamic Balance Index II, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis.
Annual point-to-point with spread, annual point-to-point with cap, and monthly sum are available depending on allocations. Current caps and spreads vary by allocation. Call for allocation option availability.	Annual point-to-point with cap and annual point to point with spread are available depending on allocations. Current caps and spreads vary by allocation. Call for allocation option availability.
100% participation rate	100% participation rate
Call the FASTeam for current caps and spreads.	Call for current caps and spreads.
No up front sales charge	No up front sales charge
7-year surrender period (8.50%, 8%, 7%, 6%, 5%, 4%, 3%, 0%); the surrender charge 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%.	7-year surrender period (8.50%, 8%, 7%, 6%, 5%, 4%, 3%, 0%); the surrender charge percentage will decrease ½ of .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.
Not available	Not available
After the first contract year, up to 10% of the 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 (noncumulative).	After the first contract year, up to 10% of the 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 (noncumulative).
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	The greatest of the full accumulation value, cumulative withdrawal amount, net premium, or guaranteed minimum value as a lump sum or as annuity payments over at least five years
<ul style="list-style-type: none"> • Flexible Annuity Option Rider • Nursing Home Benefit 	<ul style="list-style-type: none"> • Flexible Annuity Option Rider • Nursing Home Benefit • No surrender charge for RMDs
<ul style="list-style-type: none"> • Flexible Withdrawal Rider 	<ul style="list-style-type: none"> • Core Income Benefit rider (R95374) • Flexible Withdrawal Rider

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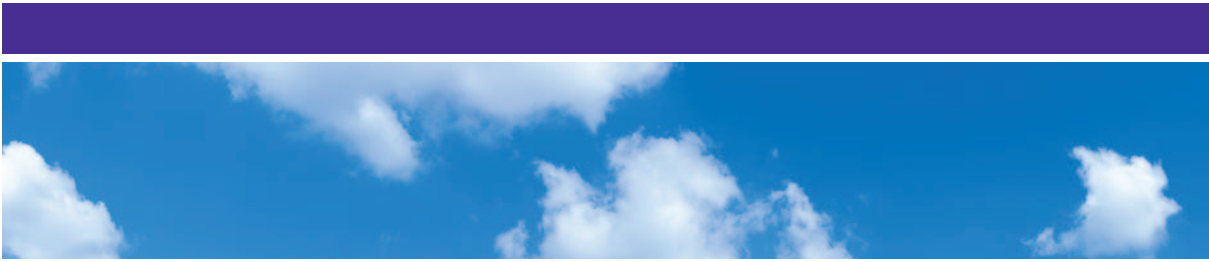
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