

Fixed Index Annuities

Product Guide

Allianz Life Insurance Company of North America





All annuities listed are owner-driven contracts.

Allianz EnduranceSM Elite Annuity (C50915)

Allianz EnduranceSM Plus Annuity (C50915)

Product positioning	Offers principal protection, accumulation potential, a five-year surrender period, and a built-in benefit with the opportunity for increasing income	Offers principal protection, accumulation potential, a 10-year surrender period, and a built-in benefit with the opportunity for increasing income
Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	10% for Enhanced Withdrawal Benefit (EWB) value on premium received during the first year. The EWB value is available after five years when selecting one of two income options. No bonus applied to the accumulation or cash surrender value.	20% for Enhanced Withdrawal Benefit (EWB) value on premium received during the first three years. The EWB value is available after 10 years when selecting one of two income options. No bonus applied to the accumulation or cash surrender value.
Issue ages (owner)	0-80	0-80
Premium – initial minimum	<ul style="list-style-type: none"> \$10,000 for qualified/nonqualified Flexible premium first year 	<ul style="list-style-type: none"> \$10,000 qualified/nonqualified Flexible premium first three years
Maximum premium	\$1,000,000 without approval	\$1,000,000 without approval
Allocation options	S&P 500 index, Nasdaq-100 [®] Index, EURO STOXX 50, 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 Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50 (20%), and Russell 2000 (10%).	S&P 500 index, Nasdaq-100 Index, FTSE 100, 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 Capital U.S. Aggregate Bond Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).
Index crediting method	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.
Participation rate	100% participation rate	100% participation rate
Cap/spread	Call the FASTeam for current caps and spreads.	Call the FASTeam for current caps and spreads.
Fees	No up front fees or sales charges	No up front fees or sales charges
Surrender charge/ distribution rule	Five years (8%, 7%, 6%, 5%, 4%, 0%)	10 years (10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5%, 3.75%, 2.50%, 1.25%, 0%)
Minimum guarantee	87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually	90% of premium, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually
Loans (Contract loans will reduce available cash values and death benefits.)	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans are no longer available once the EWB is selected. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans are no longer available once the EWB is selected. Loans participate in the indexing method.
Withdrawal provision	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Free withdrawals are not available once an EWB option is selected. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Free withdrawals are not available once an EWB option is selected. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.
Death benefit (prior to annuitization)	The accumulation value; beneficiary may elect to annuitize the death benefit. The EWB value is available as an annuity option over five years.	The accumulation value; beneficiary may elect to annuitize the death benefit. The EWB value is available as an annuity option over five years.
No additional cost features	<ul style="list-style-type: none"> Enhanced Withdrawal Benefit enhanced interest at a factor of 105% on the EWB value Nursing Home Benefit No surrender charges for RMDs Flexible Annuity Option Rider 	<ul style="list-style-type: none"> Enhanced Withdrawal Benefit enhanced interest at a factor of 105% on the EWB value Nursing Home Benefit No surrender charges for RMDs Flexible Annuity Option Rider
Additional cost features	<ul style="list-style-type: none"> Flexible Withdrawal Rider Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.) 	<ul style="list-style-type: none"> Flexible Withdrawal Rider Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.)

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.



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	Allianz MasterDex Plus SM Annuity (C51233)	Allianz MasterDex 5 Plus SM Annuity (C51261)	Allianz MasterDex 10 Plus SM Annuity (C51288)
Product positioning	Multiple crediting options, 10% withdrawals, lump sum available after seven years	Multiple crediting options, 10% withdrawals, lump sum available after 10 years with 5% premium bonus	Multiple crediting options and a 10% premium bonus
Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	N/A	5% bonus on all premium received during the first five contract years. To receive the bonus, the contract cannot be partially or fully surrendered during the first 10 contract years or annuitized prior to the sixth contract year.	10% bonus on all premium received during the first five contract years. To receive the bonus, the contract must be held in deferral for a minimum of five years and annuity payments must be taken over a minimum of 10 years.
Issue ages (owner)	0-80	0-80	0-80
Premium – initial minimum	<ul style="list-style-type: none"> \$15,000 qualified/nonqualified Flexible premium first three years 	<ul style="list-style-type: none"> \$15,000 qualified/nonqualified Flexible premium first five years 	<ul style="list-style-type: none"> \$15,000 qualified/nonqualified Flexible premium first five years
Maximum premium	\$1,000,000 without approval	\$1,000,000 without approval	\$1,000,000 without approval
Allocation options	S&P 500 index, Nasdaq-100 Index, FTSE 100, 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 Capital U.S. Aggregate Bond Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).	S&P 500 index, Nasdaq-100 Index, FTSE 100, 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 Capital U.S. Aggregate Bond Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).	S&P 500 index, Nasdaq-100 Index, FTSE 100, 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 Capital U.S. Aggregate Bond Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).
Index crediting method	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.
Participation rate	100% participation rate	100% participation rate	100% participation rate
Cap/spread	Call the FASTeam for current caps and spreads.	Call the FASTeam for current caps and spreads.	Call the FASTeam for current caps and spreads.
Fees	No up front fees or sales charges	No up front fees or sales charges	No up front fees or sales charges
Surrender charge/distribution rule	<ul style="list-style-type: none"> No payout required Seven years (10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%). 	<ul style="list-style-type: none"> No payout required 10 years (15%, 15%, 15%, 15%, 12.86%, 10.71%, 8.57%, 6.43%, 4.29%, 2.14%, 0%). 	<ul style="list-style-type: none"> 5x10 (five years deferred/10-year payout) 87.5% of premium paid less withdrawals, accumulated at a minimum interest rate of no less than 1.5%, no bonus included
Minimum guarantee	87.5% of premium, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually.	87.5% of premium, less any withdrawals, accumulated at a rate no less than 2% compounded annually.	87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually.
Loans (Contract loans will reduce available cash values and death benefits.)	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.
Withdrawal provision	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.
Death benefit (prior to annuitization)	The greater of the contract's accumulation value or guaranteed minimum value	The greater of the contract's accumulation value or guaranteed minimum value	The greater of the contract's annuitization value or guaranteed minimum value
No additional cost features	<ul style="list-style-type: none"> Nursing Home Benefit Flexible Annuity Option Rider No surrender charge for RMDs 	<ul style="list-style-type: none"> Nursing Home Benefit Flexible Annuity Option Rider No surrender charge for RMDs 	<ul style="list-style-type: none"> Nursing Home Benefit No surrender charge for RMDs Flexible Annuity Option Rider Systematic Withdrawal of Credits Systematic Withdrawal Benefit
Additional cost features	<ul style="list-style-type: none"> Flexible Withdrawal Rider Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.) Income Plus Benefit Rider 	<ul style="list-style-type: none"> Flexible Withdrawal Rider Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.) Income Plus Benefit Rider 	<ul style="list-style-type: none"> Flexible Withdrawal Rider Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.)

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Allianz MasterDex X[®] Annuity (C52575)

Allianz Pro V1SM Annuity (C53520)

Product positioning	Multiple crediting options, 10% withdrawals, lump sum available after 10 years with a vesting premium bonus	Offers principal protection, accumulation potential, a five-year surrender period, and annual point-to-point crediting
Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	10% bonus on all premium received during the first three contract years. The bonus is vested over a 10-year period at 10% per year.	N/A
Issue ages (owner)	0-80	0-85
Premium – initial minimum	<ul style="list-style-type: none"> • \$20,000 qualified/nonqualified • Flexible premium first three years 	<ul style="list-style-type: none"> • \$10,000 for qualified/nonqualified • Single premium
Maximum premium	\$1,000,000 without approval	\$1,000,000 without approval
Allocation options	S&P 500 index, Nasdaq-100 [®] Index, EURO STOXX 50, 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 Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50 (20%), and Russell 2000 (10%)	Barclays Capital U.S. Aggregate Bond Index, PIMCO US Advantage Index SM , and fixed interest
Index crediting method	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Call the FASTeam for allocation option availability.	Annual point-to-point with a spread
Participation rate	100% participation rate	100% participation rate
Cap/spread	Call the FASTeam for current caps and spreads.	Call the FASTeam for the current spread.
Fees	No up front fees or sales charges	No up front fees or sales charges
Surrender charge/ distribution rule	10 years (10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5.00%, 3.75%, 2.5%, 1.25%, 0.00%)	Five years (8%, 7%, 6%, 5%, 4%, 0%)
Minimum guarantee	87.5% of premium, less any withdrawals, accumulated at a rate no less than 2.5% compounded annually.	87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually
Loans (Contract loans will reduce available cash values and death benefits.)	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges and loss of some or all of the unvested bonus. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.
Withdrawal provision	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.	Available immediately, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.
Death benefit (prior to annuitization)	The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum or may be taken as income payments. Death benefit applies to contracts not yet annuitized.	The accumulation value; beneficiary may elect to annuitize the death benefit.
No additional cost features	<ul style="list-style-type: none"> • Flexible Annuity Option Rider • No surrender charge for RMDs • Nursing Home Benefit 	<ul style="list-style-type: none"> • Nursing Home Benefit • No surrender charges for RMDs
Additional cost features	<ul style="list-style-type: none"> • Flexible Withdrawal Rider • Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.) • Simple Income II Rider 	<ul style="list-style-type: none"> • Flexible Withdrawal Rider • Death Benefit Rider (Available at issue only with nonqualified annuities where the contract owner and annuitant are the same individual.)

Participation rates, caps, and spreads may be subject to change at the Company's discretion, depending on the product selected.

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Index annuities are insurance products. They are not a direct investment in an index or in the market.

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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True to our promises ... so you can be true to yours.SM

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Through a line of innovative products and our network of trusted financial professionals, Allianz helps more than 1.2 million people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is now proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we pride ourselves on our financial strength, we're made of much more than our balance sheet. We believe in making a difference with our clients by being true to our commitments and keeping our promises. People rely on Allianz today and count on us for tomorrow – when they need us most.

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

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