

Allianz Life Insurance Company of North America

# The Power of AND

Allianz 365i with the Income Maximizer Rider offers you guaranteed interest **AND** the opportunity to earn interest on top of it.

The Power of AND means greater accumulation and income potential for your retirement.

Every fixed index annuity (FIA) offers standard benefits such as tax deferral, protection of principal and interest from market downturns, and death benefit options for beneficiaries. But that doesn't mean every FIA is the same.

Some FIAs have the ability for guaranteed interest credits each year – or “roll-ups” – to help them accumulate an asset base. That can provide you with income down the road. But will it be enough? Unfortunately, with many FIAs, you get little opportunity to earn interest above and beyond this roll-up.

## Allianz 365i® Fixed Index Annuity with the Income Maximizer Rider gives you The Power of AND – a guaranteed roll-up AND the opportunity to earn interest on top of it.

**HERE'S HOW IT WORKS:** 365i Annuity jump-starts the protected income value with a 3% premium bonus (available on first-year premium payments).<sup>1</sup> Each year, a guaranteed interest credit (roll-up) of 6% of adjusted premium, along with the interest rate from your chosen allocations, is credited to the protected income value.

### HYPOTHETICAL EXAMPLE: ADJUSTED PREMIUM + 3% BONUS = \$103,000

<b>Guarantee</b>		<b>Opportunity</b>		<b>The Power of AND</b>
<b>\$6,000</b>	<b>AND</b>	<b>\$4,000</b>	<b>=</b>	<b>\$10,000</b>
6% guaranteed interest credit rate (roll-up)		4% earned interest credit		10% protected income value (PIV) credit

This hypothetical example is provided to show how this benefit affects the protected income value. The earned interest credit does not represent or guarantee any past or future results. The rider can be canceled any time after the fifth contract year. If the rider is canceled, contract owners will no longer receive protected income value credits and the protected income value will no longer be available for lifetime withdrawals.

**That's The Power of AND** – keep reading to see how the interest can add up over time.

For all that's ahead.®



Must be accompanied by the Allianz 365i Annuity consumer brochure (CB55012-4 or appropriate variations) and corresponding insert and Income Maximizer Rider consumer brochure (CB95331 or appropriate variations).

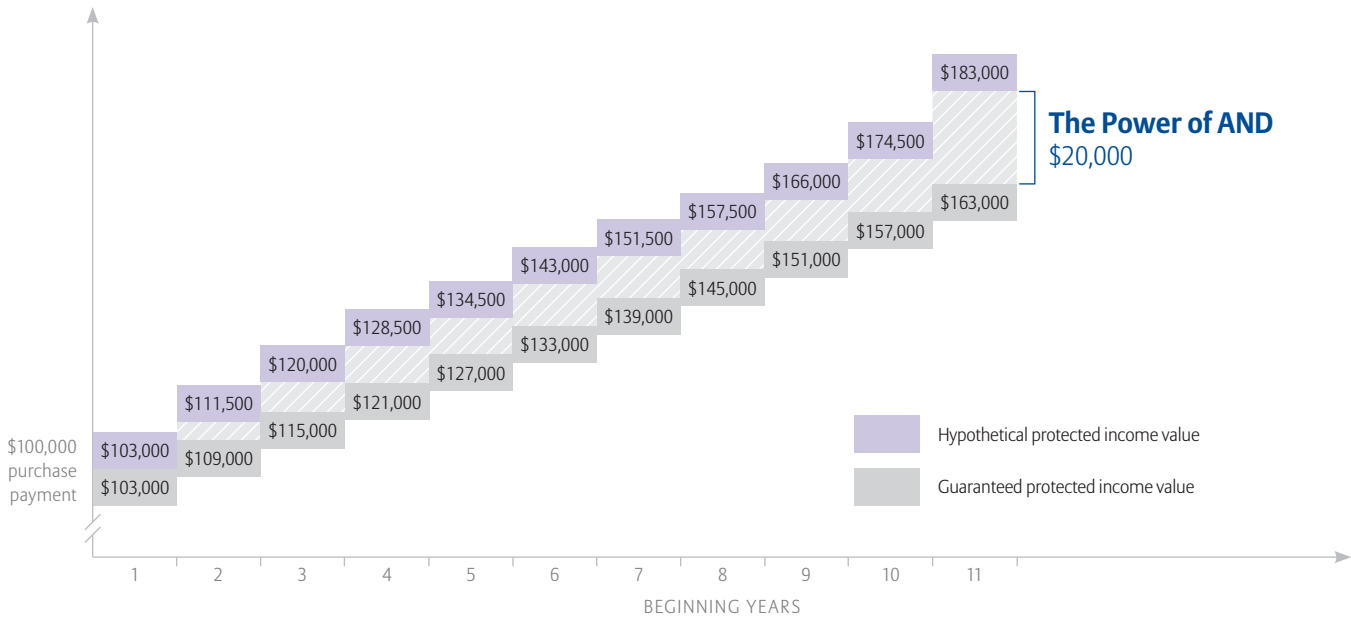
The Income Maximizer Rider is optional when you purchase the Allianz 365i Annuity and is available for an annual cost of 1.20% of the protected income value, which we deduct monthly from the accumulation value and the guaranteed minimum value.

This content is general information for educational purposes, and is not intended to constitute fiduciary advice. Please consult your financial professional for a specific recommendation about purchasing this product.

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

## With The Power of AND, interest can add up significantly over time.

0%	8.50%	8.50%	8.50%	6.00%	8.50%	8.50%	6.00%	8.50%	8.50%	8.50%	EARNED PROTECTED INCOME VALUE RATE
0%	2.50%	2.50%	2.50%	0.00%	2.50%	2.50%	0.00%	2.50%	2.50%	2.50%	HYPOTHETICAL CREDITED INTEREST RATE FROM ALLOCATIONS
0%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	GUARANTEED INTEREST CREDIT RATE



Hypothetical example assumes a \$100,000 single premium and a 6% guaranteed interest credit rate. This chart shows a scenario with a 3% premium bonus and no withdrawals. Earned interest rates are hypothetical in nature and are not a demonstration of any particular index allocation. They are not based on any index or time period. Actual results would vary based on the crediting method, cap and/or spread, allocation chosen, and actual index performance. The rider's guaranteed interest credit and the opportunity to receive an earned interest credit added to the protected income value each year lasts only until income is started. The protected income value is only available through lifetime withdrawals and not available as a lump sum or if the contract is surrendered or annuitized.

## Three income options are available as soon as one year later.

Income from the protected income value is available after just one year (and between ages 50 and 100) and flexible payout options are available depending on your needs:

- Option 1:** Guaranteed, predictable payments for life
- Option 2:** Income with the opportunity to increase each year based on interest earned from chosen allocations
- Option 3:** Income with the opportunity to increase up to 10% each year based on changes in the Consumer Price Index (CPI-U) during the first 20 years after income payments begin

Learn more about how **The Power of AND** can help you with your retirement income needs. Talk to your financial professional about Allianz 365i<sup>®</sup> Annuity with the Income Maximizer Benefit.

<sup>1</sup>The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11<sup>th</sup> contract year, when 100% will be vested. If you surrender your contract before the 11<sup>th</sup> contract year, you will lose the unvested bonus. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium). Bonus annuities 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 premium bonus feature.

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

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

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.  
800.950.1962 www.allianzlife.com

C54370-MVA  
R95331-01-MVA