Allianz Life Insurance Company of North America

Allianz **MasterDex X**® Annuity

Focus on the "X" factor

For all that's ahead.[™]





Discover the MasterDex X[®] Annuity

A solid retirement plan considers both phases of retirement: **accumulation** – when you're saving for retirement – and **distribution**, when you start receiving retirement income. A fixed equity index annuity can help you prepare for both.

Buying an annuity is one way to build your retirement assets. Annuities offer **principal protection** and **potential interest** to help you accumulate money for your retirement. The money in your annuity can grow **taxdeferred**, which may help your savings accumulate faster.¹

Annuities also offer valuable guarantees and death benefit protection. If you surrender your contract, you'll receive at least a guaranteed minimum value. And because annuities are insurance products, they can give you the reassurance of knowing that your beneficiaries will get a death benefit if you pass away before you start receiving annuity payments.

Finally, annuities give you several **income options** once you're ready: You can receive income as a single payment, as regular payments over a specific period of time, or even as **income for life**.

These are just a few of the reasons why many people rely on annuities to help them achieve their long-term financial goals.

Fixed equity index annuities offer additional benefits.

In addition to the benefits we've just discussed, a fixed equity index annuity has the potential to earn interest based on changes in an external market index. This is different from traditional fixed annuities, which credit interest calculated at a fixed rate set in the contract.

Because the chosen index varies daily and is not predictable, the interest you earn through a fixed equity index annuity could be more or less than the interest from a traditional fixed annuity. Many fixed equity index annuities also let you allocate premium to a traditional fixed interest option, where interest is credited at a fixed rate.

Regardless of whether you choose fixed interest, indexed interest, or a combination of both, an annuity's benefits can make it a valuable part of your overall retirement strategy. Annuities have ways to help you achieve several long-term FINANCIAL GOALS.

Annuities are designed to HELP PROVIDE INCOME IN RETIREMENT.

¹ Distributions from your annuity may be subject to a surrender charge. Distributions are also subject to ordinary income tax and, if taken before age 59½, a 10% federal additional tax may apply.

Please note that Allianz Life Insurance Company of North America (Allianz), its affiliated companies, and their representatives and employees do not give legal or tax advice. You are encouraged to consult your tax advisor or attorney.

The "X" factor of Allianz MasterDex X Annuity

Consider the MasterDex X because it offers:

- The potential for indexed interest based on changes in an external market index
- AFTER 10 YEARS, it's your choice: STAY, OR TAKE THE MONEY.
- A bonus on premium received in the first three contract years
- Access to your full contract value, including your bonus, as a lump sum without surrender charges – after **10** contract years
- Free withdrawals of up to **10**% based on your paid premium
- Flexible income options, including lifetime income

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 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. 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. 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). Any amounts taken from your contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal additional tax.

Accumulation

MasterDex X[®] Annuity lets you benefit when the arket index is heading up.

When the market is headed up, the value of your Allianz MasterDex X Annuity can also increase. Your contract has a 100% participation rate. This means that we use the entire percentage of index change when we calculate the indexed interest rate. Keep in mind that your indexed interest rate generally will not equal 100% of any increase in the index. The indexed interest rate will always be subject to a cap or spread, which may limit the interest we credit. The indexed interest rate will never be less than zero.

MasterDex X offers you choices.

The Allianz MasterDex X Annuity gives you several choices for calculating the indexed interest rate for your contract: monthly sum, monthly average, or annual point-to-point crediting methods.

Guarantees

MasterDex X locks in any credited interest automatically.

Once any indexed interest, fixed interest, or bonus is credited to your annuity's values, it can never be lost due to market index volatility. Your premium, credited interest, and bonus are never subject to market index loss.

A downturn in the market index(es) cannot reduce your contract values. We guarantee it. However, if you surrender your contract before your 10th contract anniversary, we will apply a surrender charge and you will also lose the portion of the bonus that is not vested.

Flexibility

If you need cash, MasterDex X gives you access.

After the contract anniversary following your most recent premium payment, you may withdraw up to 10% each contract year based on total premiums paid – without a surrender charge.

After 10 years, it's your choice: stay, or take the money.

You can leave your money in the annuity so it continues to benefit from potential indexed/fixed interest and tax deferral or start an income stream. Of course, anytime after your 10th contract anniversary, you can take your annuity's full value.

Your premium, credited interest, and bonus **are never subject to market index loss**.

With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a reduction of your principal in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

Allianz MasterDex X Annuity tracks external market index changes, then puts it all together.

Here's how.

MasterDex X is a fixed equity index annuity that offers a premium bonus and a choice of fixed interest and/ or indexed interest allocations. The bonus will be credited on all premium received in the first three contract years. 10% of the bonus will become vested each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. Ask your financial professional for the current bonus rate.

Indexed interest is based on changes in these indexes: • S&P 500[®]

- Nasdag-100[®]
- EURO STOXX 50®
- A blended index that is comprised of Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), and Russell 2000[®] Index (10%).

You can add money at any time during the first three contract years and receive a bonus on it. Additional premium payments made during a contract year, and bonus, are credited to your contract's interim interest allocation and earn fixed interest until the following contract anniversary. At that time, your additional premium will be applied to your contract values, based on your chosen index allocations.



You may add additional premium for the

FIRST THREE CONTRACT YEARS.



A choice of crediting methods

Crediting methods determine how much interest your annuity earns, based on the changes in an external market index. Allianz MasterDex X gives you a choice of three crediting methods.

This is a general discussion of how crediting methods work.

Monthly sum crediting

Which crediting

method MAKES

YOUR GOALS? Talk to your financial

SENSE FOR

professional.

For this crediting method, on the last business day before your contract anniversary each month (as well as the business day before your contract is issued), we'll compare the index value to the prior month's value. We'll divide this monthly change by the prior month's value to get the monthly percent of change.

Positive monthly changes are subject to a monthly cap, or maximum; however, negative changes are not limited by the cap. We can raise or lower the cap each year, but it will never be less than 0.50%. At the end of the contract year, we'll add up these monthly increases and decreases to calculate your indexed interest rate. If the sum is negative, you'll receive zero indexed interest for that year.

Annual point-to-point crediting

For this crediting method, we will compare the index value on the last business day before your contract anniversary (as well as the last business day before your contract is issued) to the index value on the last business day at the end of the contract year. We'll then divide this change by the index value at the beginning of the contract year to get the percent of change. Next we apply your contract's annual cap, or maximum. We may raise or lower the cap annually, but it will never be less than 1.00%. If the positive percent of change exceeds your annuity's annual cap, the indexed interest rate will be the annual cap percentage. If the percent of change is negative, the indexed interest rate for that year will be zero – but your contract's value will be protected.

Monthly average crediting

For this crediting method, we'll capture the index value on the last business day before your contract's monthly anniversary (monthiversary), including the last business day before your contract is issued. At the end of your contract year, we'll add those index values together and then divide them by 12 to determine the average. We'll then subtract the starting index value from the average and divide it by the starting index value to determine the percentage of change. There is no cap on the amount of indexed interest growth possible with this crediting method. However, there is an annual spread that is deducted from the percent of change. We may raise or lower the spread annually, but it will never be greater than 12%. If the result is positive, your contract will be credited with indexed interest. If the result is negative, the indexed interest rate for that year will be zero – but your contract's value will be protected.

Please keep in mind that no single crediting method or index allocation consistently produces the most interest in all market conditions.



Participation rate

For each of these three crediting methods, your contract has a 100% participation rate. What this means is that we use the entire percentage of index change when we calculate the indexed interest rate. Please keep in mind that your indexed interest rate generally will not equal 100% of any increase in the index, since a cap or spread may limit the amount of indexed interest you receive.

Select Index Allocations

For an additional cost, there are optional Select Index Allocations that may offer a higher annual cap or monthly cap than the Standard Index Allocations. Keep in mind that with the Select Index Allocations, in any given year the allocation charge can be greater than the indexed interest rate, resulting in a reduction to your contract values. Ask your financial professional for current allocation option availability.

You can also earn fixed interest.

Traditional fixed interest is calculated and credited daily for both the fixed interest allocation and the interim interest allocation.

Interest rates for these allocations are declared for each contract year by Allianz. We can raise or lower interest rates annually, but they will never be less than 0.25%.

Choose from a variety of allocation options for flexibility.

When you purchase your MasterDex X[®] Annuity, you can base your annuity's potential indexed interest exclusively on several available index allocations/crediting methods. You can allocate premium in increments of 1% or more.

Change your mind? No problem.

Shortly after your contract anniversary each year, we'll notify you that you can change your allocations and crediting method. If we receive your change in writing within 21 days after your contract anniversary, it will go into effect during that contract year. But if we receive your crediting method change more than 21 days after your contract anniversary, it won't take effect until the following contract year.

MasterDex X gives you several ways to access your money.

Take free withdrawals.

In each contract year, you can take up to 10% of your contract's paid premium in one or more free withdrawals. There will be no surrender charge applied, and no reduction to your unvested bonus as long as the money is withdrawn after the contract anniversary following your most recent premium payment.

Each contract year, you can TAKE OUT UP TO 10% of your paid premiums as free withdrawals.

If, within the same contract year of a free withdrawal, you fully surrender your contract or add premium, we will retroactively recalculate the free withdrawal as if it were a partial surrender. Partial surrenders incur surrender charges and a loss of unvested bonus that is proportionate to the amount of cash surrender value you take. This may result in the loss of all or part of your bonus and interest you have earned, and a partial loss of principal.

A free withdrawal is eligible to receive indexed interest at the end of the contract year. The amount of indexed interest is based on the applicable indexed interest rate and the length of time during that contract year that the free withdrawal amount remained in the contract. Free withdrawals and partial surrenders will decrease the value of the contract and its death benefit.

Take required minimum distributions.

If your annuity is tax-qualified, we will treat the required minimum distributions calculated for this annuity as free withdrawals if you take them annually in December or monthly throughout the year.

Required minimum distributions will reduce contract values, including the death benefit, and the amount available for free withdrawals at any other time during the year.

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. You are encouraged to consult your tax advisor or attorney with questions.

Allianz MasterDex X Annuity offers you a death benefit.

The Allianz MasterDex X[®] Annuity provides a death benefit payable to your beneficiary. Regardless of whether your beneficiary(ies) select to receive the death benefit as a lump-sum payment or as annuity income payments, they will receive the accumulation value (or payments based on that value), which includes both the vested and any unvested bonus. This applies only to contracts that have not yet been annuitized. The death benefit, paid to a properly designated beneficiary (other than the estate), may pass without the costs and delays of probate.

There are no up front sales charges.

100% of your premium, plus the premium bonus, is credited to your accumulation value on the day it is received. Withdrawals, rider charges, and any applicable surrender charges and unvested bonus reductions will decrease your contract's accumulation value. **100% of your premium**, plus the premium bonus, is credited to your accumulation value on the day it is received.

Any amount taken from your contract may be subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Choose from a variety of options to receive steady, predictable income.

Several annuity payment options are available to you.

If you keep your contract for at least five contract years, you can choose to receive annuity payments, which are the payments we make back to you over a period of time, based on your accumulation value (including the full bonus) in any of the following ways:

Interest only – You have the option to receive interest-only annuity payments for five years. Interest will be paid as earned based on the amount of your accumulation value. After five years of interest-only payments, you can take your full accumulation value as a lump-sum payment or choose another annuity payment option.

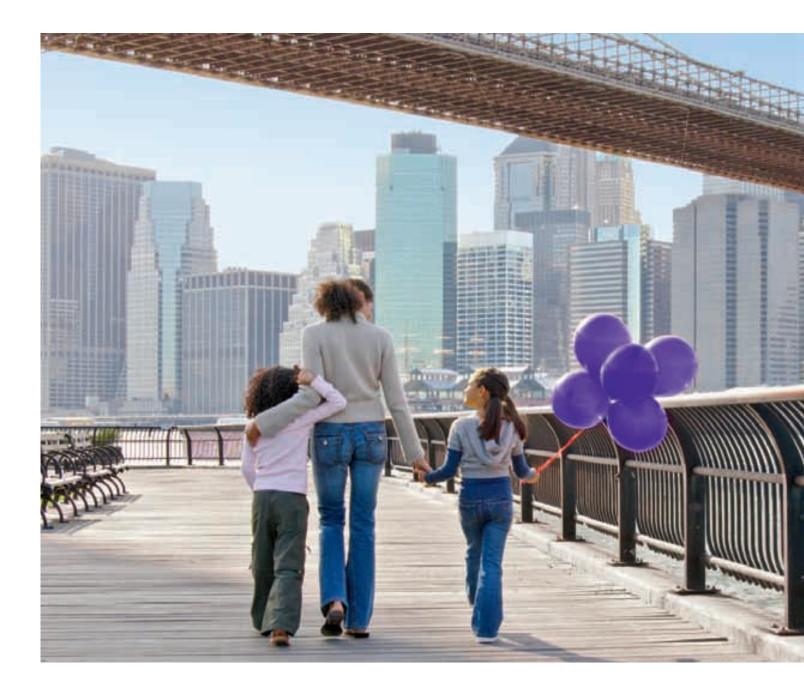
Installments for a guaranteed period – You can choose to receive annuity payments in equal installments for a period from 10 to 30 years.

Installments for life – You have the option to receive annuity payments in equal installments for the rest of your life. Payments end upon your death. **Installments for life with a guaranteed period** – You can choose to receive annuity payments in equal installments for the rest of your life. Upon your death, annuity payments will be paid to your beneficiary for the balance of the guaranteed period, the same way as you previously selected.

Installments for a selected amount – You may receive annuity payments in equal installments of an amount that you choose, as long as the payments last for at least 10 years. Payments continue until your accumulation value is gone.

Joint and survivor – You can have equal installments paid until your death, then continue to be paid to your survivor until his or her death.

Choose from several different **income options.**



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Why should you consider the Allianz **MasterDex** X Annuity to help reach your financial goals?

The Allianz MasterDex X[®] Annuity offers you:

- The potential for indexed interest based on growth in an external market index
- A bonus on premium received in the first three contract years
- Access to a lump sum including your bonus without surrender charges after 10 contract years
- Free withdrawals of up to 10% based on your paid premium
- Flexible income options including lifetime income

Consider MasterDex X as part of your retirement strategy.

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icense number	
mail	

• 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

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

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: **True to our strength** as an important part of a leading global financial organization. **True to our passion** for making wise investment decisions. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with over 2.6 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is 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.

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