



# ALLIANZ LIFE PRO+ ADVANTAGE<sup>SM</sup>

Fixed Index Universal Life Insurance Policy



# ARE YOU READY FOR WHAT'S AHEAD?

Your life is constantly changing. But one thing that never changes is the importance of financially protecting your loved ones.

No matter how well you plan for your future, you can't anticipate everything – and some unexpected events can affect your financial well-being. For example:

**50% of Americans would feel a financial impact within six months of the loss of the primary wage-earner.<sup>1</sup>**

- How would you cover expenses if there were a new addition to your family, a change in your health, or a financial emergency?
- Perhaps your concerns are longer-term, such as funding a college education or supplementing your retirement income.
- And ... if you died prematurely, would your family be able to maintain their current lifestyle?

<sup>1</sup> LIMRA 2018 Barometer Study.

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.

**Allianz Life Pro+ Advantage<sup>SM</sup>  
Fixed Index Universal Life Insurance  
Policy may be able to help with  
all of these concerns.**



**A NEW FAMILY SITUATION**



**STARTING A BUSINESS**



**PURCHASING A HOME**



**HELPING A CHILD OR GRANDCHILD WITH  
COLLEGE FUNDING**



**SAVING FOR RETIREMENT**

# Protection now – and potential benefits for tomorrow

Allianz Life Pro+ Advantage<sup>SM</sup> Fixed Index Universal Life Insurance Policy is designed to change as your needs do, by offering important features to help through all stages of life.



## PROTECT WHAT MATTERS TODAY.

Life Pro+ Advantage provides a death benefit that's generally income-tax-free for your beneficiaries. The death benefit can help your beneficiaries maintain their standard of living when you pass away. With proper planning, it can help ensure the continuity of your business. Or maybe you want to leave your policy's death benefit as a gift for your favorite charity.



## BUILD RESOURCES FOR THE FUTURE.

Life Pro+ Advantage offers the potential to build accumulation value tax-deferred, without losses due to market volatility.<sup>1</sup> Plus, our variety of index allocations allows you to diversify and helps you build cash value for future needs.



## ADDRESS FUTURE FINANCIAL NEEDS.

Life Pro+ Advantage offers flexible choices that give you access to your cash value when you want, for what you want. You can take loans or withdrawals from any available cash value to supplement a retirement or college funding strategy, for example, or for other financial needs.<sup>2</sup>

Life Pro+ Advantage also allows you to adjust your premium payments to fit your financial goals. You can pay your premiums at any time and in any amount (subject to some limits), as long as the policy expenses and cost of coverage are met.



## PREPARE FOR THE UNEXPECTED WITH LIVING BENEFITS.

Life Pro+ Advantage also lets you accelerate a portion of the death benefit in the event of a chronic or terminal illness.<sup>3</sup> If you become ill, you will have the reassurance that you can access a portion of your death benefit to help cover the cost. (Accelerated death benefit amounts may be taxable; please consult with your tax advisor.)



## CUSTOMIZE YOUR POLICY TO MEET YOUR SPECIFIC NEEDS.

Additional riders and benefits are available to offer flexibility and the option to customize your policy for your specific needs. Life Pro+ Advantage offers the opportunity for affordable additional term coverage today that can be converted as your needs and lifestyle change in the future, when you add the Supplemental Term Rider<sup>4</sup> to your policy.

Keep in mind that most life insurance policies require health and financial underwriting.

<sup>1</sup> Fees and expenses will reduce the cash value.

<sup>2</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this material for details.

<sup>3</sup> See Chronic Illness Accelerated Death Benefit Rider and Terminal Illness Accelerated Death Benefit Rider descriptions within this material for additional information.

<sup>4</sup> Rider is available at policy issue at an additional cost and is based on the amount of the additional term coverage. Please ask your producer for an illustration that shows these costs based on your individual needs.

# Build resources for the future – without market risk.



With Allianz Life Pro+ Advantage<sup>SM</sup> Fixed Index Universal Life Insurance Policy, your accumulation value can grow tax-deferred, and will never decrease due to market volatility.<sup>1</sup>

Life Pro+ Advantage offers you two ways to receive interest. You can allocate all or part of your policy's accumulation value to a fixed interest allocation, which will earn a consistent, fixed interest rate annually. You can also allocate your accumulation value to one or more index allocations, which can earn indexed interest based on the positive performance of an external market index.

### HOW INDEXED INTEREST WORKS

When you select one or more index allocations, the performance of the index(es) you selected is tracked. If the index performance is positive, we use a crediting method to calculate how much indexed interest will be credited to your policy's accumulation value. We credit indexed interest annually, on the policy anniversary.

It's important to note that although we track an external index, your policy does not directly participate in any equity or fixed income investments. Because you are not buying shares in an index, your accumulation value will never decrease due to negative index performance. However, fees and charges will reduce the policy's accumulation value.

Keep in mind that no single index allocation will be most effective in all market environments. That's why you have the flexibility to change your indexed or fixed allocations on each policy anniversary.

Regardless of which option(s) you choose, any interest that is credited grows tax-deferred, giving your accumulation value even greater growth potential.

Choose **indexed interest, fixed interest, or a combination of both.**

<sup>1</sup> Keep in mind certain fees and charges will reduce policy values.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.



# Your accumulation value is protected – even in volatile markets.

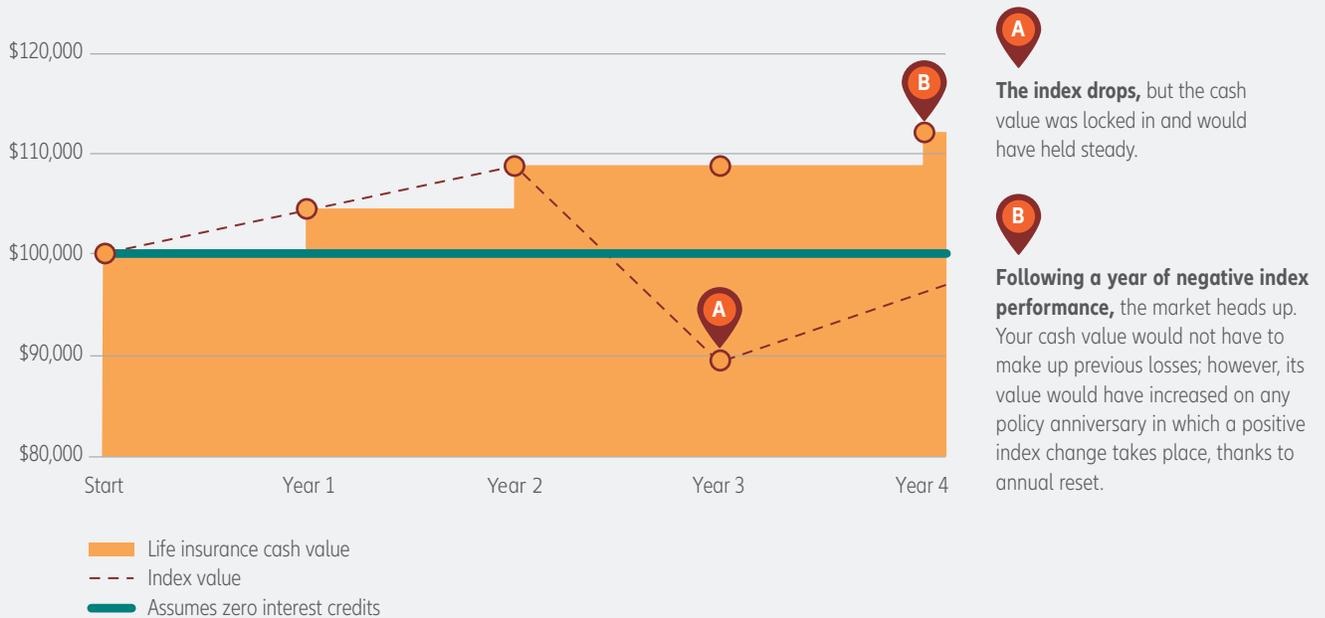
The hypothetical example below shows how the annual reset feature works and how a policy's accumulation value can be protected even when the index drops.

In the first two years, the index went up, as did the life insurance policy's accumulation value. Notice that even though the index performance trended downward between year 2 and year 3, the cash value would have been locked in and would have held steady.

While the policy earned no indexed interest, it also didn't lose accumulation value due to negative index performance.

In year 3, the index did not have to make up previous losses in order for the accumulation value to earn additional interest. Each year, the index's ending value becomes the next year's starting value.

## How annual reset protects cash value



This hypothetical example is provided for illustrative purposes only and is not intended to illustrate any specific product, and does not reflect the deduction of any policy fees and charges. Past performance is not an indication of future results. Keep in mind, fees and charges will reduce the policy's cash value. This also assumes no policy loans and withdrawals are taken. Actual interest credited will vary based on the crediting method and allocation options chosen and actual market conditions. In addition, policy values will be assessed fees and charges, which will reduce the net result of any interest credited. For details on these charges, refer to your individual illustration.

# What index allocations are available?

Your index allocations are made up of the combination of indexes and crediting methods available with your policy. Allianz Life Pro+ Advantage<sup>SM</sup> Fixed Index Universal Life Insurance Policy offers a variety of index allocations to choose from, along with a fixed interest allocation, giving you flexibility **throughout the life of your policy**.

You also have the choice of the Select index allocations that include a 40% guaranteed interest bonus and 1% annual asset charge; Bonused index allocations that include the opportunity for a 15% guaranteed interest rate bonus; or Standard index allocations that do not include an interest bonus.

Bonuses are credited on an annual basis on the policy anniversary. The cap and/or participation rate will vary based on whether the index allocations selected offer a bonus or not.<sup>1</sup>

	Bonus	Asset charge
Select	40%	1% annual charge
Bonused <sup>1</sup>	15%	0%
Standard	0%	0%

## The range of index allocations available to you.

Crediting methods	Bloomberg US Dynamic Balance II ER Index	PIMCO Tactical Balanced ER Index	S&P 500 <sup>®</sup> Index	Nasdaq-100 <sup>®</sup> Index	Blended index
Annual point-to-point with a cap	N/A	N/A	Select, Bonused, Standard	N/A	Select, Bonused, Standard
Annual point-to-point with a participation rate	Select, Bonused	Select, Bonused	N/A	N/A	N/A
Monthly sum with a cap	N/A	N/A	Bonused	Bonused, Standard	N/A
Trigger	N/A	N/A	Bonused	N/A	N/A

<sup>1</sup> Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and participation rates. There is no guarantee that a policy will be credited with an interest bonus every year as it is based on the growth of an index.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

# Index mechanics – how your interest is calculated

We offer multiple crediting methods, which we highlight below. For additional detail on all the crediting methods, please refer to our “Understanding crediting methods” brochure (M-5913).

## CREDITING METHODS

Another factor that helps determine how much indexed interest you’ll receive is the crediting method you choose for your FIUL policy. That’s why you should carefully consider your options based on your overall financial strategy.

Remember that no single crediting method is best in all situations. In some market conditions, one crediting method may result in more interest than others – or zero interest in a given crediting period. Also, keep in mind that you can choose a combination of crediting methods.

Simply put, the crediting method defines how changes in the index are measured. Each crediting method also has components, such as **caps** and **participation rates**, that may limit the amount of indexed interest you receive.

## CAP

A cap is the maximum interest rate the FIUL policy can earn in a given period. If the return of the index you select exceeds the cap, the cap is used to calculate your interest.

## PARTICIPATION RATE

A participation rate determines what percentage of the index increase will be used to calculate your indexed interest. For example, let’s suppose that the index rose by 7%. If the participation rate was 110%, the contract would receive 7.7% in indexed interest.

Keep in mind that caps and participation rates are declared when your policy is issued and are guaranteed for the length of the crediting period. At the end of each crediting period, they may change for the subsequent crediting period (for example, caps may be raised or lowered). Ask your financial professional or visit [www.allianzlife.com](http://www.allianzlife.com) for current and minimum rates.



## ANNUAL POINT-TO-POINT WITH A CAP OR PARTICIPATION RATE

This method tracks changes in an index from one policy anniversary to the next. If there is a positive change in the index from the previous year, we'll credit your policy with any earned interest. But if there is a negative change in the index from the previous year, the indexed interest for that year will be zero. Remember that a cap or participation rate may affect how much interest is credited to the policy.

The current caps and participation rates are subject to change on an annual basis, and each has a guaranteed minimum rate:

- Annual point-to-point with a cap: minimum cap 0.25%, current guaranteed participation rate 100%
- Annual point-to-point with a participation rate: minimum participation rate 5%

## MONTHLY SUM WITH A CAP

We track the monthly changes in the market index. Each monthly positive change is subject to a cap. At the end of each year, the 12 monthly changes are added up and, if positive, the total is credited to your policy. If the total is negative, the indexed interest for that year will be zero.

The participation rate is guaranteed to never be less than 100%. The cap is subject to change on an annual basis and is guaranteed to never be less than 0.50%.

## TRIGGER

The trigger method tracks changes in the S&P 500® Index from one policy anniversary to the next. For any change in index value greater than or equal to zero, the Trigger Interest Rate will be credited to the policy. In years when the change in the index value is greater than the Trigger Interest Rate, the credit to the policy would be capped at the current Trigger Interest Rate. For a negative change (less than zero), 0% will be credited to the policy.

The Trigger Interest Rate is subject to change on an annual basis and is guaranteed to not go below 0.25%.

# Index lock

Allianz also offers you the ability to lock in your interest credit at any point during the crediting period, prior to the policy anniversary.

Your indexed interest credit is applied at the end of the crediting period based on your locked index value. If you choose to lock in a credited rate, the beginning index value for your next crediting period is the index value at the end of the previous crediting period (not the locked-in index value). **This feature is available with Bloomberg US Dynamic Balance II ER Index and PIMCO Tactical Balanced ER Index.**

## SEE HOW IT WORKS

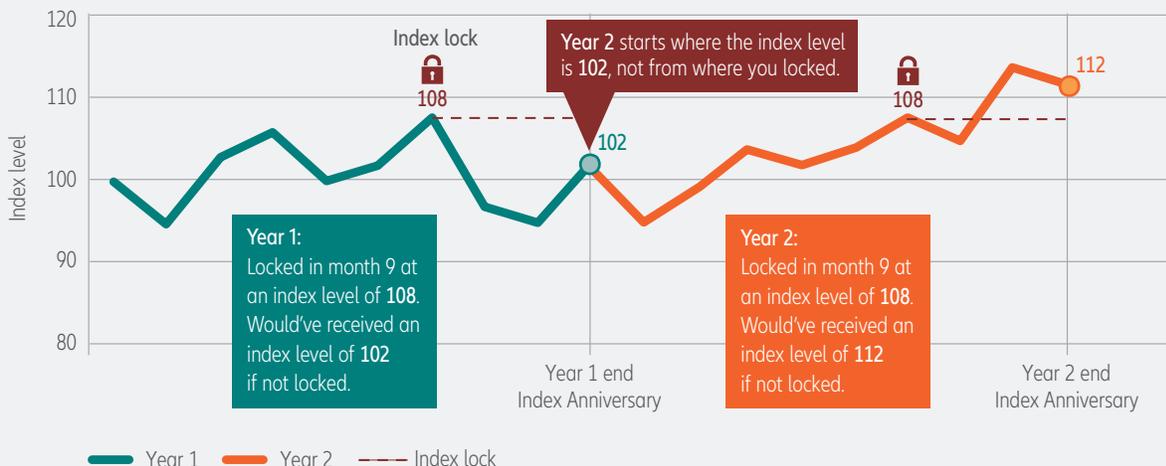
In this hypothetical example, in **policy year 1** the index starts at 100 and ends at 102. However, midway through the year the decision was made to lock in the index value at 108. In year 1, because the index value was locked in at 108, the policy would be credited a higher rate compared to where the index value actually ended on the policy anniversary/at the end of the crediting period.

In **policy year 2**, the index value starts at 102. Remember, the beginning index value for your next crediting period is the index value at the end of the previous crediting period (not the locked index value).

Policy year 2 ends at 112. However, midway through the year the decision was made to lock in at 108. Because the index value was locked in at 108, the policy would have missed some of the potential interest of waiting until the end of the policy year/crediting period.

**By using index lock, you are able to help protect against a 0% index credit for the crediting period – no matter what happens during the remaining months. The index value used to determine interest credited may be higher or lower than the index value at the time of request. Please see CSI-512 for full details and business rules.**

## Hypothetical example



This hypothetical chart is provided to show how a crediting method affects policy values. It does not predict or project the actual performance of a specific product or its allocation.

# Address future financial needs.

The opportunity to access any available cash value when you want – for what you want – income-tax-free.

Whether your need is for supplementing your retirement income, coping with an unexpected emergency, or complementing a college funding strategy, Allianz Life Pro+ Advantage<sup>SM</sup> Fixed Index Universal Life Insurance Policy has the potential to help. Policy loans and withdrawals can be taken against any available cash value – income-tax-free.<sup>1</sup>

Life Pro+ Advantage offers competitive loan amounts and flexible options, including a 5% annual index loan charge rate.<sup>2</sup> Plus, you can borrow against your policy's available cash value at any time – for any reason.

Loan type and how it works	Rate charged	Rate credited
<b>Indexed loan:</b> loan with annual up front interest charge that's locked in when you purchase your policy and won't change.	5% each year	Annual loan rate can be offset by potential credited indexed interest. Indexed interest is credited to loaned and unloaned values on the policy anniversary. If indexed interest is zero or less than the loan charge, the loan charge will not be offset.
<b>Fixed interest loan:</b> loan with an up front charge that's locked in when you purchase your policy and available any time there is cash value available.	Years 1-10: 2.91% each year Years 11+: 1.96% each year	2% credited each year that the loan is outstanding on the policy anniversary.

## YOU CAN ALSO ACCESS ANY AVAILABLE CASH VALUE IN OTHER WAYS:

**Withdrawal:**<sup>3</sup> You may request a withdrawal (or partial surrender) from your policy. Withdrawals reduce your policy values – including the death benefit – and may be subject to a maximum charge of \$50. Withdrawals could also affect your death benefit guarantee.

**Full surrender:** You may request a full surrender of your policy. If you do this during the policy's surrender period (12 years), a surrender charge will apply. The surrender charge is based on age, gender, risk class, and death benefit amount.

**Considerations:** When accessing policy loans and withdrawals, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implications of taking policy loans and withdrawals and discuss them with your tax professional.

<sup>1</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

<sup>2</sup> The 5% index loan charge rate is guaranteed at issue for the life of the policy.

<sup>3</sup> Withdrawal and partial surrender terms can be used interchangeably and are referenced as partial surrenders in your policy.



## Prepare for the unexpected with living benefits.

If a serious illness arises, the road to recovery may take a while. As expenses add up, it could even affect how you plan for your financial future and retirement years. Now there is a way to access your policy's death benefit while you are still living: through living benefits that are automatically included as riders to your policy.

- **Chronic Illness Accelerated Death Benefit Rider:**<sup>1,2</sup>

The Chronic Illness Accelerated Death Benefit Rider accelerates the death benefit if the insured

becomes chronically ill or cognitively impaired (under specific criteria). Subject to certain age and underwriting requirements, this rider may be included with your policy at the time it is issued.

- **Terminal Illness Accelerated Death Benefit Rider:**<sup>3,4</sup>

If the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less, a portion up to 100% of the policy's death benefit (up to \$1 million) is available while the insured is still alive.

**Ask your financial professional for complete details on these benefits, which may be taxable.**

<sup>1</sup> The Chronic Illness Accelerated Death Benefit Rider is included with the policy, subject to age and underwriting requirements. There is a fee charged as a discount factor against every accelerated payment if the rider is exercised. The discount factor is based on age, premium class, current cash value of the policy, and current discount factor interest rate at that time. The maximum discount factor is determined by the life expectancy of the insured and the discount factor at the time of acceleration. The name may vary by state.

<sup>2</sup> The rider is not available if the insured is under age 18.

<sup>3</sup> The rider is not available in all states and name may vary by state.

<sup>4</sup> The Terminal Illness Accelerated Death Benefit Rider payment is equal to the accelerated benefit amount discounted for one-half year's interest using the Fixed Charge Rate.

# Customize your policy for your specific needs.

When you purchase your policy, you can add riders (some at an additional cost) that can provide extra benefits to address specific concerns.

## Some riders and benefits are automatically included with your policy.

Rider and benefit	Description
Loan Protection Rider <sup>1</sup>	Provides protection from lapse due to an outstanding policy loan. The rider may be exercised if you are between the ages of 75 and 120, and the policy must be in force for a minimum of 15 policy years.
Waiver of New Charges Benefit	Waives surrender charges, expense charges, and Enhanced Liquidity Rider charges for any coverage increases incurred in years 11+.

## Many optional riders are available for you to choose from to provide you with the type of protection you want most.

Rider	Description
Supplemental Term Rider <sup>2</sup>	Adds extra term insurance up to 10 times (or five times depending on age and underwriting) the base death benefit amount of your policy and is convertible into base coverage within the first 10 policy years or until age 75, whichever is sooner. <sup>2</sup>
Child Term Rider <sup>3</sup>	Adds term insurance to your coverage to insure your children who are at least 15 days old, but not yet 21 years old. Minimum coverage per child is \$5,000; maximum is \$10,000. They can convert this rider to an Allianz permanent cash value policy without additional underwriting.
Enhanced Liquidity Rider <sup>3</sup>	Waives a percentage of the surrender charges, which can help increase the amount of cash value that can be accessed in the policy's early years.
Premium Deposit Fund Rider <sup>4</sup>	Deposits a lump sum of money where amounts are deducted to pay multiple years of annual planned premium. A Premium Discount Rate will be applied as premium is transferred into the life insurance policy.
Waiver of Specified Premium Rider <sup>3,4</sup>	Specified premium will be waived if the insured becomes totally disabled; the amount to be waived is selected by owner at issue. The minimum is \$25 per month. The maximum is the lesser of \$150,000 per policy year or 24 times minimum monthly premium.

<sup>1</sup> There is no charge for this rider until the rider is exercised. Once exercised, there is a one-time charge, which is a percentage of the accumulation value. The percentage is determined by using the applicable factor from the table of Death Benefit Factors (shown in your Allianz Life Pro+ Advantage Base Policy schedule) and subtracting 1, and then multiplying by the accumulation value.

<sup>2</sup> A maximum cumulative conversion amount may apply. Additional cost at the time of issue.

<sup>3</sup> Additional cost at the time of issue.

<sup>4</sup> The rider is not available in all states.

## Life Pro+ Advantage product profile

Key product benefits	
Issue age	0-80
Risk classes	<ul style="list-style-type: none"> <li>• <b>Nontobacco (ages 18-80):</b> Preferred Plus, Preferred, Standard</li> <li>• <b>Tobacco (ages 18-75):</b> Preferred Tobacco, Standard Tobacco</li> <li>• <b>Juvenile (ages 0-17)</b></li> </ul>
Death benefit	<ul style="list-style-type: none"> <li>• \$100,000 is the minimum death benefit on the insured.</li> <li>• \$65,000,000 is the maximum death benefit on the insured (subject to limitations).</li> </ul>
Death benefit options	<p>You have the flexibility to choose which death benefit option best suits your needs. Since your needs and goals change, you also have the opportunity to change your death benefit option after the first policy year.</p> <ul style="list-style-type: none"> <li>• <b>Death benefit option A (level):</b> Your death benefit will be equal to the specified amount.</li> <li>• <b>Death benefit option B (increasing):</b> Your death benefit will be equal to the specified amount plus the accumulation value.</li> <li>• <b>Death benefit option C (return of premium):</b> Your death benefit is equal to the specified amount plus the premium you have paid into the policy. This option can only be elected at issue.</li> </ul>
Accessing your death benefit	<ul style="list-style-type: none"> <li>• <b>Chronic Illness Accelerated Death Benefit Rider (this benefit may be taxable)<sup>1</sup></b></li> <li>• <b>Terminal Illness Accelerated Death Benefit Rider (this benefit may be taxable)<sup>1</sup></b></li> </ul>
Minimum premium	Based on age, gender, risk class, death benefit, and riders, but never less than \$25/month, \$300/year
Premium payment options	<ul style="list-style-type: none"> <li>• Annual</li> <li>• Semiannual</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Premium Deposit Fund Rider<sup>1</sup></li> </ul>
At age 120	When the insured turns 120, the death benefit equals the accumulation value.
Survivor benefit	The death benefit increases 10% if the beneficiary chooses to take the policy proceeds over 10 years or longer. The death benefit increase is taxable.
Accessing your cash value <sup>2</sup>	<p>Ways to access your cash value without incurring surrender charges:</p> <ul style="list-style-type: none"> <li>• Indexed loan</li> <li>• Fixed interest loan</li> <li>• Withdrawal</li> </ul>
Guarantees	
Death benefit guarantee	If you pay the required minimum premium for the first 10 policy years or until you hit age 75, whichever is earlier, but not less than five policy years, and do not take policy loans or withdrawals, your policy will be guaranteed not to lapse during the death benefit guarantee period.
Guaranteed Accumulation Value	The Guaranteed Accumulation Value earns fixed interest and incurs policy charges at guaranteed rates. The 0.10% minimum fixed interest rate and the maximum policy charges are applied in all policy years.
Interest crediting	
Index allocations	To learn more about crediting methods and how they work – along with indexes available on Life Pro+ Advantage – refer to page 5 of this brochure.
Participation rate	How much indexed interest your policy can earn may be limited by a participation rate. Ask your financial professional for current participation rates.
Caps	How much indexed interest your policy can earn may be limited by a cap. Ask your financial professional for the current cap.
Annual reset	Your accumulation value is locked in each policy anniversary.
Fixed interest allocation	A fixed interest allocation is available for all or a portion of your policy's cash values. The fixed interest rate is guaranteed to never be less than 0.1%. Ask your financial professional for the current interest rate.

<sup>1</sup> May not be available in all states.

<sup>2</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this material for details.

## Charges

Policy expenses and charges	<ul style="list-style-type: none"><li>• <b>Premium charge:</b><sup>1</sup><ul style="list-style-type: none"><li>For premium up to standard premium amount:<ul style="list-style-type: none"><li>– Policy years 1-9: 8% of premium</li><li>– Policy years 10+: 4% of premium</li></ul></li><li>For supplemental premium in excess of standard premium amount:<ul style="list-style-type: none"><li>– Policy years 1-9: 14% of premium</li><li>– Policy years 10+: 4% of premium</li></ul></li></ul></li><li>• <b>Monthly insurance cost charge:</b> An insurance cost charge will be deducted every month on the monthly anniversary and is based on factors such as age, gender, risk class, and death benefit amount.</li><li>• <b>Monthly policy charge:</b> A policy charge of \$7.50 per policy will be deducted every month on the monthly anniversary.</li><li>• <b>Monthly expense charge:</b> The expense charge is a per \$1,000 charge of your policy's specified amount, and is based on factors such as the insured's gender, age, specified amount, and risk class. The expense charge is calculated at the time of policy issue. The expense charge is deducted from the current accumulation value for the first 15 policy years, or through age 32 for juveniles.</li></ul>
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Surrender charge	12-year decreasing surrender charge (based on age, gender, death benefit amount, and risk class)
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## Riders and benefits<sup>2</sup>

Riders and benefits	<ul style="list-style-type: none"><li>• Child Term Rider</li><li>• Enhanced Liquidity Rider</li><li>• Loan Protection Rider</li><li>• Premium Deposit Fund Rider</li><li>• Supplemental Term Rider</li><li>• Waiver of New Charges Benefit</li><li>• Waiver of Specified Premium Rider</li></ul>
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### ALLIANZ LIFE PRO+ ADVANTAGE<sup>SM</sup> FIXED INDEX UNIVERSAL LIFE INSURANCE POLICY CAN HELP YOU AND YOUR LOVED ONES PREPARE FOR WHATEVER IS AHEAD BY OFFERING THE OPPORTUNITY FOR:

- Financial protection for your family
- Access to funds for unexpected emergencies or financial obligations
- Ways to help supplement retirement income or college expenses
- Financial flexibility for the future

**Life Pro+ Advantage may be able to help with all of these concerns.**



**Talk to your financial professional.**

**Ask how Life Pro+ Advantage can provide the protection you need today – with flexibility and choices for the future.**

<sup>1</sup> May vary by state.

<sup>2</sup> May not be available in all states.

# 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 3.6 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 are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises we believe we make a real difference for our clients. It's why so many 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.

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

[www.allianzlife.com](http://www.allianzlife.com)

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