Allianz Life Life Insurance Company of North America

Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission

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Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission



Products at a Glance

Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	Death Benefit	Commission
10% Bonus PowerDex Elite												
5% Bonus PowerDex Elite												
PowerDex Elite												
BonusDex Elite												

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Products at a Glance

Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	Death Benefit	Commission

Product availability and benefits may vary by state Commission may vary by state and commission level

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Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
InCommandDex Annuity (FPDA*) *FPDA first 5 years								

Strategies and Credits

Take indexed income now, take indexed income later, or both. 100% Participation

	Pay	Deferral	
Monthly Cap			
Guaranteed Lifetime Floor			

Allianz Life Insurance Company of North America

Product	Index Crediting	Threshold Level/ Threshold Credit	Bonus	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	Surrender Charges	Issue Ages	Comm	ission
									Single or Flex	ible Premium
									Ages 0–75	Ages 76–85
									Single or Flex	ible Premium
									Ages 0–75	Ages 76–85

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Multi-Year Guarantee Annuities

Allianz Life Insurance Company of North America

AM Best Rating A

Product	Guaranteed Period	Minimum Premium	Type of Premium	Issue Ages	Bonus	Cash Surrender Value	Other Benefits	Current Interest Rate	Commissions
	5 yr			0–85					
Custom Choice	7 yr	\$2,000 NQ/Q	Flexible premium for first 3 years		2% for first year on one year	10, 7, or 5 year decreasing	Death Benefit Nursing	See Rate Sheet	4% for 5 year term; 4.5% for 7 year term; 5% for 10 year term; no commission
	10 yr				guarantee	surrender	Home Benefit		chargeback at death

Multi-Year Guarantee Annuities

Guaranteed Period	Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Band	Rate	Commission Ages
						\$2,000–\$24,999	4.45%	0.75.00/
5	Allianz Life	А	Dominator Annuity	\$2,000 Q \$5,000 NQ	0–85	\$25,000–\$99,999	4.65%	0–75 3% 76–80 2% 81–85 1%
						\$100K+	4.75%	01-05 1/6
						\$2,000–\$24,999	4.65%	0.75.00/
10	Allianz Life	A	Dominator Annuity	\$2,000 Q \$5,000 NQ	0–85	\$25,000–\$99,999	4.80%	0–75 3% 76–80 2% 81–85 1%
						\$100K+	4.90%	01-00 1%

Products at a Glance

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IRAs/qualified plans are already tax deferred; consider other annuity features.

Guarantees based on claims paying ability of insurer.

* Annuities issued by Allianz Life Insurance Company of North America.

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Denefit	Commission
Allianz L	ife Ins	urance (Comp	pany of	rica	AN	Α				
Accumulator Bonus Maxxx Elite TM Annuity											
Power 7 Elite [™] Annuity											
Cash Bonus Elite [™] Annuity											

Rates Effective and subject to change Product availability and benefits may vary by state