

# Interest credits are an indicator of value.

Our historical interest credits highlight the potential.

When you buy a fixed index universal life (FIUL) insurance policy, the interest credits you receive are an indicator of value being passed on to you as a policyholder. At Allianz Life Insurance Company of North America (Allianz) we are proud of our interest credit history and our reputation for our FIUL policies.

**LET'S TAKE A CLOSER LOOK** at historical interest credits for Allianz FIUL policies. The chart to the right shows how policies issued in each year would have fared through 12/31/2018. Each year includes all policies issued in a calendar year. The average credited interest over the life of the policies issued in each individual year is shown. You can see that **many years reflect an interest credit of at least 7% on average**, even in very volatile years such as 2008 and 2011.

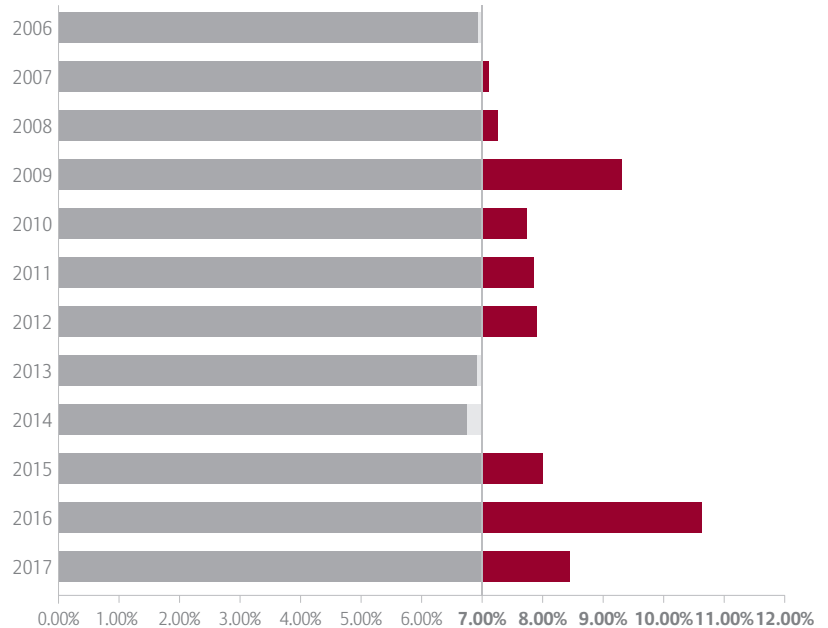
Keep in mind that past results are not an indicator of future results and the actual interest credits earned by a policy will vary based on the allocations selected.

## Other factors to consider

Allianz FIUL policies offer a variety of allocation options. Because the allocation options can affect how much credited interest your policy receives, you can change and diversify your allocations annually to help accommodate the challenges of a dynamic economic environment. It's important to know that no single crediting method is best suited for every scenario – so be aware of all the rates, allocation options, and combinations of options that are available to you.

It's important to note that while an external index may affect your credited interest, the policy does not directly participate in any equity or fixed income investments. You are not buying shares in an index.

### AVERAGE ANNUAL INTEREST CREDITS BY POLICY YEAR



Looking at the same time period, here are the average fixed and indexed interest credits that our FIUL policyholders have received since 2006:

AVERAGE INTEREST CREDITED	
Indexed	Fixed
7.19%	4.26%

**Ask your financial professional** how an FIUL policy may fit into your financial strategy.

For all that's ahead.®



Must be accompanied by the "Understanding FIUL" brochure (M-3959) and "Understanding crediting methods" (M-5913) or appropriate consumer brochure.

Please see back for important information and disclosure.

CSI-429

Life insurance policies require health underwriting and financial underwriting.

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Additional factors may affect how much indexed interest you receive. For complete product-specific information, ask your financial professional. As an alternative to indexed interest, you can allocate all or part of your cash value to a fixed interest account.

The average interest credited shows FIUL insurance policy crediting history of Allianz FIUL policies from 3/1/2006 through 12/31/2018. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, participation rates, and interest rates that have been applied to in-force policies. Products included in analysis: GenDex II™ Life Insurance Policy, GenDex -SPT™ Life Insurance Policy, GenDex Survivorship® Life Insurance Policy, GenDex Momentum® Fixed Index Universal Life Insurance Policy, GenDex Survivor® Fixed Index Universal Life Insurance Policy, Allianz Life Pro+® Fixed Index Universal Life Insurance Policy. All products have not been available during the entire duration of the example show. This is only one aspect of an FIUL insurance policy, which does not take into account policy fees and charges and does not describe any other features. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.

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.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.7372  
[www.allianzlife.com](http://www.allianzlife.com)

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 and broker/dealer.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962