

# ALLIANZ INDEX ADVANTAGE+ NF<sup>SM</sup> VARIABLE ANNUITY AND THE INDEX PERFORMANCE STRATEGY



### **DISCOVER THE POWER** of

long-term growth potential + short-term control, all with no product fee.

**New index options for** long-term growth potential



### 3-Year Term

Strong growth potential, 20% buffer.



### 6-Year Term

Strong growth potential, 10% buffer.

## Discover the power of par with a 6-Year Term

Give your clients the potential to outperform the market with **our strong combination**:

- Participation rates available on the new 6-year term index option, give your clients the opportunity to get a performance credit equal to the index return multiplied by the participation rate, with currently no cap on the upside
- A level of protection a buffer that absorbs the first 10% of any negative index performance
- **Performance Lock feature** the opportunity to potentially lock in gains and limit losses once during the term, and choose a new index option at the next Index Anniversary.

# HYPOTHETICAL EXAMPLE:¹ Uncapped, 115% participation rate with 60% index return 69% 60% Index return Performance Credit

→ READY TO TAKE ADVANTAGE OF NEW MULTI-YEAR TERMS? Call our Sales Desk at 800.542.5427.

This notice does not apply in the state of New York.

<sup>&</sup>lt;sup>1</sup> Participation rates are subject to change on each Term Start Date and will never be less than the minimum of 100%. Current cap and participation rates may be different from what is represented in the hypothetical example, which covers a 6-year time period.

Registered index-linked annuities, or RILAs, provide the performance potential your clients want with a level of protection they need. They also offer tax deferral, index options, lifetime annuity payout options, and a death benefit during the accumulation phase.

Although an index or indexes will affect your Index Option Values, the Index Options do not directly participate in any stock or equity investment and are not a direct investment in an index.

Executing a Performance Lock may result in your clients receiving less than the Credit they would have received had you or your clients not locked the Index Option. It is possible to lock in a negative return. We will not provide advice or notify you or your clients regarding whether you or your clients should execute a Performance Lock, the optimal time to do so, or if you or your clients execute a Performance Lock at a sub-optimal time. We are not responsible for any losses related to you or your clients decision whether or not to execute a Performance Lock.

Your clients could experience a loss during an index period if the index declines more than the level of downside protection. Your clients may not be able to participate fully in a market recovery due to the capped upside potential in subsequent index periods.

Registered index-linked annuities are subject to investment risk, including loss of principal, and contract values fluctuate daily. Investment returns and principal value will fluctuate with market conditions so that units, upon distribution, may be worth more or less than original cost.

Withdrawals will reduce the contract value and the value of any protection benefits. Withdrawals taken within the contract withdrawal charge schedule will be subject to a withdrawal charge. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

For more complete information about registered index-linked annuities and the variable option, call Allianz Life Financial Services, LLC at 800.542.5427 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the registered index-linked annuity and the variable option, which your clients should carefully consider. Encourage your clients to read the prospectuses thoroughly before sending money.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz) and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

• 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

Products are issued by Allianz Life Insurance Company of North America and distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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

This notice does not apply in the state of New York.

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