

ALLIANZ® FIXED INDEX ANNUITIES

Additional benefits and riders

We add these riders automatically to the Allianz® fixed index annuity you purchase, and with no additional fee. Ask your financial professional which of these riders are available on your annuity and in your state.

<p>Flexible Annuity Option Rider</p>	<p>The Flexible Annuity Option Rider allows you – as the annuity owner – to receive annuity payments sooner based on your accumulation value (less any bonus and interest earned on that bonus). Contract owners age 80 and older can choose this option anytime after the first contract year by electing to receive annuity payments over a period of three to nine years.</p>
<p>Nursing home benefit</p>	<p>If you – as the annuity owner – should enter an eligible nursing home, long-term care facility, or hospital for at least 30 out of 35 consecutive days after the first contract year, you may take an accelerated distribution of your contract’s accumulation value as annuity payments over a period as short as five years.</p>

The following rider is available for an extra fee, and you must select it when you apply for your annuity.

<p>Flexible Withdrawal Rider</p>	<p>The Flexible Withdrawal Rider gives you additional access to the money in your annuity. It allows you a one-time lump-sum payment – without surrender charges – in any amount up to the contract’s accumulation value, should you become confined after the first contract year to an eligible nursing facility, assisted living facility, or hospital for 30 of 35 consecutive days.</p>
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Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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

With the purchase of any additional-cost riders, the annuity contract’s values will be reduced by the cost of the rider.

This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

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

Must be used with the appropriate fixed index annuity consumer brochure.

Products are issued by Allianz Life Insurance Company of North America (Allianz).

M-5471 (R-11/2023)

C64370-MVA, R95581-01-MVA, C64237-MVA,
C64281-MVA-Q, C64281-NQ, C54370-MVA,
R95352-MVA, C54370-MVA, R95316-MVA,
C54370-MVA, R95374-MVA, C61892-02-MVA,
C95493-MVA, R95374-01-MVA
ICC23C64997-MVA, C64997-MVA