



# Using the index lock to capture potential interest

A strategy to help protect against  
a 0% credit



# There are many reasons to consider adding an FIUL to your financial strategy.

Fixed index universal life (FIUL) insurance offers a unique combination of benefits that can help you meet your immediate death benefit protection need and long-term goals.

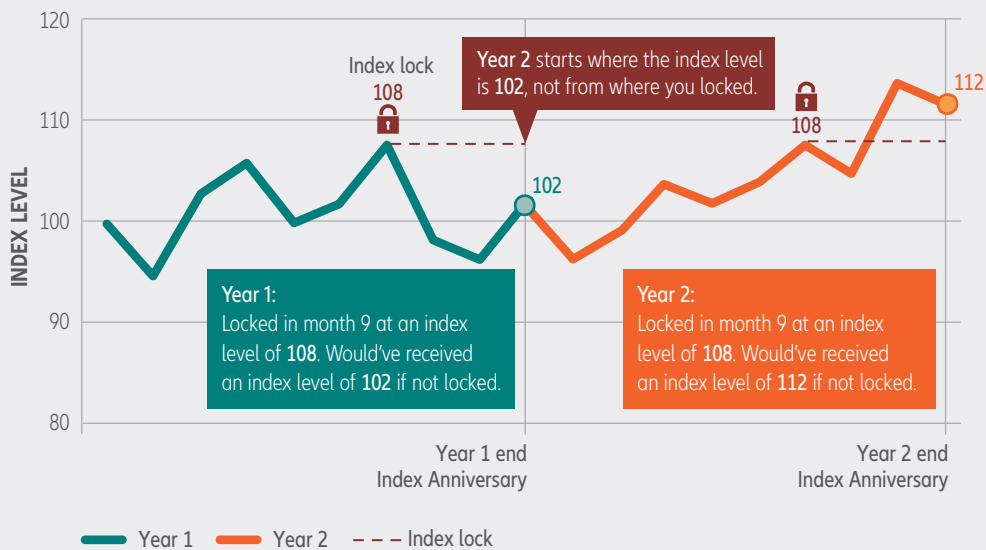
**Allianz FIUL insurance policies can also help reduce the impact of future market volatility.** Our index lock feature gives you the ability to lock in your annual interest credit at any point during the crediting period, prior to the policy anniversary.

You can lock in the current index value simply by activating the index lock. Your index value will then remain at this level for the remainder of the crediting period – no matter what happens in the market after you've set the lock. This can help you capture potential increases, and help protect against a 0% credit.

<sup>1</sup> Index lock is available with certain indexed allocations and is available one time per crediting period.

## HOW INDEX LOCK WORKS

- In the hypothetical example, in policy year 1 the index value rose to 108 midway through the year.
- The policyholder decides to lock in the index value at 108.
- The index value ends the policy year at 102.
- Because the value was locked in at 108 midyear, the policy would receive a higher credit when compared to where the index value ended on the policy anniversary.
- In policy year 2, the index value starts at 102 and ends at 112. In month 9, the policyholder locked in at 108.
- Because the value was locked in at 108, the policy would receive a lower credit when compared to where the index value would have ended on the policy anniversary.



This hypothetical chart is provided to show how a crediting method and the index lock feature could affect policy values. It does not predict or project the actual performance of a specific product or its allocation options.

Although the changes in an external index may affect how much interest is credited to your policy, you cannot buy, directly participate in, or receive dividend payments from any index through your life insurance policy.

<sup>1</sup> Index lock is available on certain indexes. Refer to the appropriate product consumer brochure for additional information.

# Questions and answers about index lock

## **CAN I ELECT INDEX LOCK ON MULTIPLE INDEX ALLOCATIONS?**

Yes. If you have chosen more than one index allocation that offers the index lock feature, you can initiate a lock on each individual index allocation. Different index allocations can be locked on different days.

## **WHEN IS THE INDEXED INTEREST CREDIT APPLIED TO MY POLICY?**

The indexed interest credit is applied at the end of the crediting period based on the locked index value. Even if you elect the index lock halfway through the crediting period, the indexed interest credit will not be applied until the end of the crediting period. The index lock feature is available with certain indexes and only available with the annual point-to-point with participation crediting method.

## **I ELECTED THE INDEX LOCK AND THE EXTERNAL INDEX VALUE HAS INCREASED. CAN I LOCK IN THE HIGHER VALUE?**

No. You can only elect the index lock on each index allocation once per crediting period. After an index allocation is locked, it cannot be unlocked until the beginning of the next crediting period.

## **WILL MY INDEX LOCK VALUE BE THE BEGINNING VALUE FOR THE NEXT CREDITING PERIOD?**

No. The beginning index value for the next crediting period will be the actual index value at the end of the previous crediting period (not the index lock value).

## **IF I REQUEST AN INDEX LOCK, WHEN WILL THE INDEX VALUE BE LOCKED?**

If you request an index lock prior to 4:00 p.m. Eastern time on a business day, the index will lock at the ending index value of that day. If you request the lock after 4:00 p.m. Eastern time on a business day, the index will lock at the ending index value at the end of the following business day. Your locked index value is the index value at the end of the business day on the day the index is locked. A business day is defined as each day on which the New York Stock Exchange (NYSE) is open for trading. Our business day closes when regular trading on the NYSE closes.

## **CAN I CANCEL MY INDEX LOCK REQUEST?**

Your index lock request can only be canceled by calling our service team at 800.950.1962 before 4:00 p.m. Eastern time on the day the index value will be locked.



**To learn more about the index lock feature and fixed index universal life insurance, contact your financial professional.**

**Must be accompanied by the appropriate fixed index universal life insurance product consumer brochure.**

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.

# 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 by the financial strength and claims-paying ability of the issuing company.

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

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