



PREMIUM+ EVENT

LIMITED-TIME

Don't miss out: Our Premium+ Event ends June 15!

52% PIV PREMIUM BONUS¹ ON ALLIANZ 222+[®] ANNUITY

Offer your income-focused clients an FIA with our highest premium bonus ever, in addition to these innovative features:

- **Index Lock** lets clients lock in a positive change in index value at any point, once per crediting period²
- **Increasing income potential** can help clients address rising costs³
- **Income Flex Benefit** allows clients to potentially access more of their annuity's value sooner⁴
- **Enhanced penalty-free withdrawals** allow for unused free withdrawal to carry over into the following year, up to a maximum of 20%
- **Crediting innovations** including the new Performance Trigger crediting method⁵
- **Greater diversification potential** that includes two excess return (ER) index options⁶

Plus, it's all backed by our financial strength and strong financial ratings.⁷ We've been keeping our promises for 130 years – and we'll be there for your clients for years to come.



Please contact the Annuity Team at UMS:
800-524-1774 or lpetrelli@callums.com

Allianz 222+[®] Annuity is not currently available in OR. Allianz 222[®] Annuity is only available in OR.

Fixed index annuities are designed to meet long-term needs for retirement income. They provide tax-deferred accumulation potential, guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries.

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¹ The premium bonus and interest bonus factor are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, the contract must be held for at least 10 contract years, and then lifetime withdrawals must be taken between the ages of 60 and 100. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal, the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature. Rates are subject to change.

² Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. Index Lock is not available with all allocation options.

³ Increasing Income potential is provided through a built-in rider at no additional cost.

⁴ Clients can elect the Income Flex Benefit at any time during a contract year that it is available, but it is not allowed if the calculated Index Flex Benefit Amount would be less than or equal to the increase in the maximum lifetime withdrawal amount (and no additional transactions have impacted this amount), or if the accumulation value is zero. Clients do not have to take the full Income Flex Benefit Amount during a given year. If they don't take the full amount, any remaining amount will be added to their cumulative withdrawal amount. In some circumstances, using the Income Flex Benefit may deplete their accumulation value more quickly. If the accumulation value goes to zero, other benefits may be impacted.

⁵ The Performance Trigger crediting method is available on certain indexes.

⁶ Diversifying allocations within a fixed index annuity does not ensure an interest credit in any crediting period. No single allocation will be most effective in all market environments.

⁷ The A.M. Best rating of A+ (Superior) is the 2nd highest of 16 possible ratings, and was affirmed March 2025. The Standard and Poor's rating of AA (Very Strong) is the 3rd highest of 21 possible ratings, and was affirmed February 2025. The Moody's rating of Aa3 is the 4th highest of 21 possible ratings, and was affirmed September 2025. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to the variable investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

Withdrawals and are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing company.

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

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

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

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