

Index Lock



Four easy steps to Index Lock

Index Lock is a feature available on select fixed index annuities and fixed index universal life insurance products.

It allows you to lock in an index value once each crediting period – so you can capture the index gain on any business day you choose, rather than having to wait until the end of the crediting period. This step-by-step guide shows you how to perform an Index Lock transaction online.



To learn more about Index Lock, **contact your financial professional and see CSI-504 (FIA) or CSI-512 (FIUL) for full details and business rules.**



This material must be used with an applicable fixed index annuity or fixed index universal life insurance product brochure.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

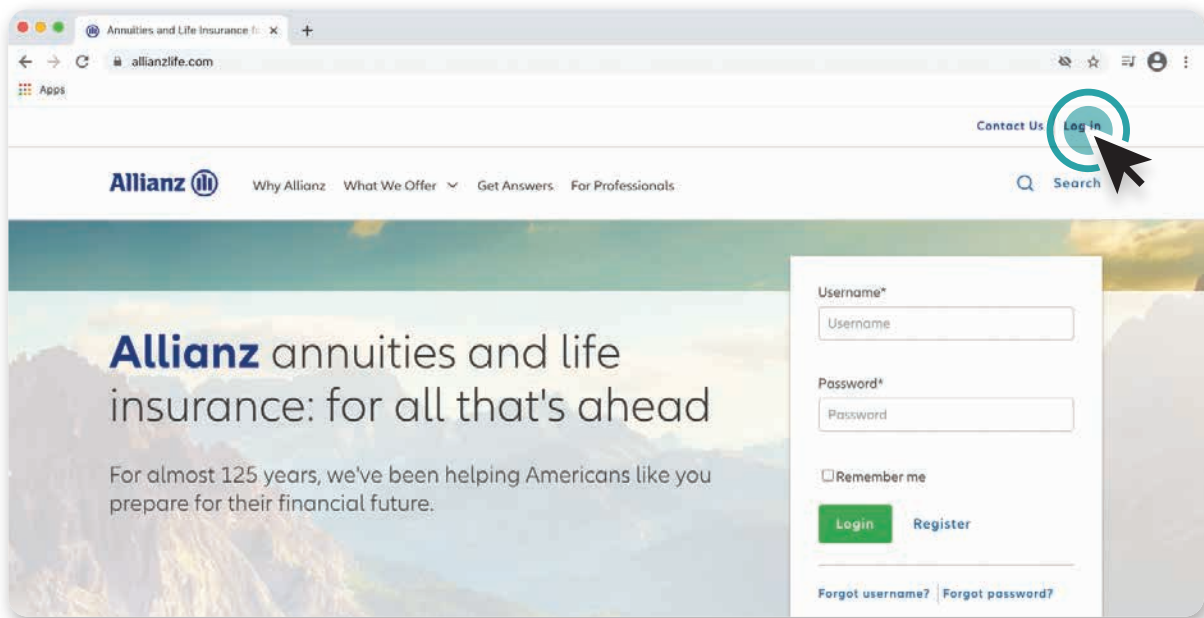
Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. www.allianzlife.com

CSI-550 (2/2021)

How can you apply an Index Lock?

YOU CAN TRACK AND VIEW INDEX VALUES ANYTIME ONLINE.

Start by either creating or logging in to your account at www.allianzlife.com, and navigate to the policy details page.



Under “Allocation and Index Performance,” you will be able to view the Index Interest Rate percentage for each Indexed Allocation and whether an Index Lock is available for that allocation.

Allocation and Index Performance – Values as of November 5, 2020

Indexed Allocation	Allocated %	Allocated \$	Crediting Period		Starting Index Value	Current Index Value	Participation Rate %	Index Lock	
			Start	End				Index Interest Rate %	Lock
Reserving Life Dynamic Balance I (R) Index Annual Points-to-Point with a Participation Rate	50.00	\$50,000.00	11/07/2019	11/07/2020	222.74	226.77	70.00	4.00	Unlocked
Reserving Life Dynamic Balance I (R) Index 7-year Points-to-Point with a Participation Rate	50.00	\$50,000.00	11/07/2019	11/07/2021	222.74	236.77	60.00	5.00	Unlocked

[Change Allocation](#)
[Index Lock](#)

Please note that values displayed are as of the last Business Day.

Select the “Index Lock” button to complete an Index Lock in four easy steps.

The figures shown are hypothetical and do not represent an actual client or contract. Website view can change and may differ from examples shown.

**STEP 1:
ACKNOWLEDGE**

Read the acknowledgements and select all of the checkboxes. Then select the "Continue" button.

Steps: **1** 2 3 4 🕒 02:30 PM EST 🏠

Index Lock

Index Lock will lock the Index Value at the end of the current Business Day if this request is submitted by market close as noted by the clock above. Otherwise, the lock will occur on the next Business Day.

Acknowledgement

Before completing the request for an Index Lock, you must read and acknowledge the following points.

- I understand values being displayed are as of the end of the prior Business Day.
- If an Index Lock is requested, we base it on the index value at the end of the Business Day we process the lock.
- Index Locks will not process if the value is zero or below market value.

Attestation of client request

- I confirm that I have conferred with the contract owner regarding this transaction request and have owner's approval to submit.

Continue
Back
Cancel

**STEP 2:
CHOOSE**

In the far right column, you will see a checkbox next to any Indexed Allocation that can be locked. Select the checkbox in the row of the Indexed Allocation for which you wish to perform the Index Lock. Then select the "Continue" button.

Steps: **1** **2** 3 4 🕒 02:30 PM EST 🏠

Index Lock

Index Lock will lock the Index Value at the end of the current Business Day if this request is submitted by market close as noted by the clock above. Otherwise, the lock will occur on the next Business Day.

Select index(es) to be locked.

Index	Allocated %	Allocated \$	Credit Period		Starting Index Value	Index Value	Change %	Participation Rate %	Index Credit Rate %	Cap %	Spread %	Lock
			Start	End								
2 Year												
BlackRock iBLD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2017	9/1/2019	2,476.55	2,846.07	Locked	85.00%	Locked	--	--	Locked 13.22% 7/1/2018
Bloomberg US Dynamic Balance 0 ER Index 2 Year Point to Point with a Participation Rate	20%	49803.07	9/1/2017	9/1/2019	1,413.57	1,685.20	Locked	80.00%	Locked	--	--	Locked 14.11% 7/1/2018
FIMCO Tactical Balanced ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2017	9/1/2019	3,443.88	3,359.08	-2.46%	80.00%	0%	--	--	<input type="checkbox"/>
BlackRock iBLD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2018	9/1/2020	2,476.55	2,846.07	14.92%	85.00%	12.68%	--	--	<input checked="" type="checkbox"/>
7 Year												

10% of the Accumulation Value allocated to this index will lock in at 12.68%

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**STEP 3:
REVIEW
AND SUBMIT**

Simply review the selection and accept the transaction Terms & Conditions.

Steps: 1 2 3 4 🕒 02:30 PM EST

Index Lock

Index Lock will lock the Index Value at the end of the current Business Day if this request is submitted by market close as noted by the clock above. Otherwise, the lock will occur on the next Business Day.

Review and submit to complete your request.

Index	Allocated %	Allocated \$	Start	End	Starting Index Value	Index Value	Change %	Participation Ratio %	Index Credit Rate %	Cap %	Spread %	Lock
BlackRock ESG Climate ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2018	9/1/2020	2,476.55	2,846.07	14.92%	85.00%	12.68%	--	--	✓
Bloomberg US Dynamic Balance ER Index Annual Point-to-Point with a Cap	10%	24901.54	9/1/2018	9/1/2019	1,410.57	1,605.20	19.22%	80.00%	15.33%	--	--	Pending
ESX 500 Index Monthly Sums with a cap	20%	49803.07	9/1/2017	9/1/2018	2,476.55	2,646.07	--	100%	--	1.50%	--	--
Russell 2000 Index Monthly Sums with a cap	10%	24901.54	9/1/2017	9/1/2018	1,410.57	1,605.20	--	100%	--	1.00%	--	--
Nasdaq-100 Index Monthly Sums with a Cap	10%	24901.54	9/1/2017	9/1/2018	2,476.55	2,208.08	--	100%	--	1.50%	--	--

I accept the transaction [Terms & Conditions](#)

Submit Back Cancel

**STEP 4:
CONFIRM**

The last step is to simply confirm that the request was submitted. You will see your transaction number at the top of the page.

Steps: 1 2 3 4 🕒 02:30 PM EST

Index Lock

Index lock request submitted
Transaction #10029384903

Index(es) will stay locked for their respective crediting periods. Index Lock will lock the Index Value at the end of the current Business Day if this request is submitted by market close as noted by the clock above. Otherwise, the Index Lock will lock the Index Value on the next Business Day. **Changes may not reflect on the website for 1-2 Business Days.**

Owner: [REDACTED]
Policy Number: [REDACTED]

Index	Allocated %	Allocated \$	Start	End	Starting Index Value	Index Value	Change %	Participation Ratio %	Index Credit Rate %	Cap %	Spread %	Lock
BlackRock ESG Climate ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2018	9/1/2020	2,476.55	2,846.07	14.92%	85.00%	12.68%	--	--	✓
Bloomberg US Dynamic Balance ER Index 2 Year Point to Point with a Participation Rate	10%	24901.54	9/1/2018	9/1/2019	1,410.57	1,605.20	19.22%	80.00%	15.33%	--	--	Locked 15.33% 9/1/2018
ESX 500 Index Monthly Sums with a cap	20%	49803.07	9/1/2017	9/1/2018	2,476.55	2,646.07	--	100%	--	1.50%	--	Locked 14.92% 9/1/2018
Russell 2000 Index Monthly Sums with a Participation Rate	10%	24901.54	9/1/2017	9/1/2018	1,410.57	1,605.20	--	100%	--	1.00%	--	--
Nasdaq-100 Index Monthly Sums with a Participation Rate	10%	24901.54	9/1/2017	9/1/2018	2,476.55	2,208.08	--	100%	--	1.50%	--	--

Done Print

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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 3.7 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.

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