



# 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.

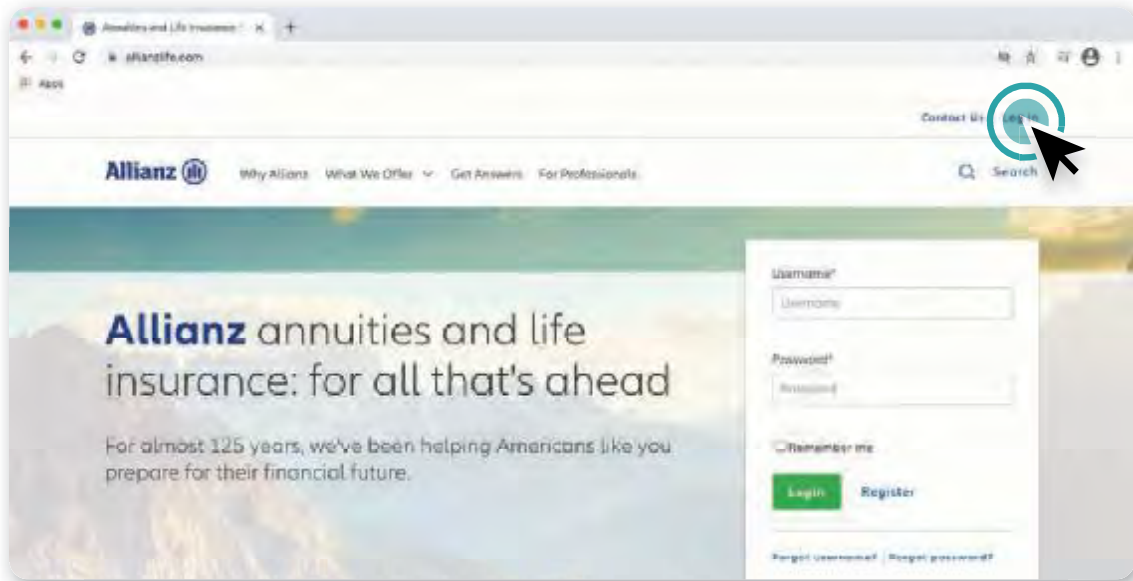
Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. [www.allianzlife.com](http://www.allianzlife.com)

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](http://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 US Dynamic Balance I 200 Index Annual Payout Plan with a Participation Rate	80.00	100,000.00	11/01/2016	11/01/2020	222.74	226.77	70.00	4.00	Unlocked
Reserving US Dynamic Balance I 200 Index 7 year Payout Plan with a Participation Rate	80.00	100,000.00	11/01/2016	11/01/2021	222.74	226.77	80.00	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.

**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.

Index	Allocated %	Allocated \$	Credit Period		Starting Index Value	Index Value	Change %	Participation Rate %	Index Credit Rate %	Cap %	Spread %	Lock
<b>2 Year</b>												
BlackRock USD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	2893.54	9/1/2017	9/1/2019	2,476.55	2,846.07	Locked	85.00%	Locked	--	--	Locked 13.02% 7/1/2018
Bloomberg US Dynamic Balance II ER Index 2 Year Point to Point with a Participation Rate	20%	4926.77	9/1/2017	9/1/2019	1,413.57	1,681.26	Locked	85.00%	Locked	--	--	Locked 14.11% 7/1/2018
Fidelity Total Return ER Index 2 Year Floating Floor with a Participation Rate	10%	2493.24	9/1/2017	9/1/2019	2,443.88	2,554.08	-2.46%	85.00%	0%	--	--	<input type="checkbox"/>
BlackRock USD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	2893.54	9/1/2018	9/1/2020	2,476.55	2,846.07	14.92%	85.00%	12.68%	--	--	<input checked="" type="checkbox"/>
<b>7 Year</b>												

**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 02:38 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 \$	Credit Profile	Floating Index Value	Index Value	Change %	Participation Rate %	Index Credit Rate %	Cap %	Spread %	Lock
BlackRock ESG Core™ 2018 Index 2 Year Float to Float with a Participation Rate	10%	2,470.56	BBB	2,470.56	2,470.56	0.00%	100%	3.00%	0%	0.00%	✓
BlackRock US Dynamic Dividend Index 2 Year Float to Float with a Cap	20%	4,941.12	BBB	4,941.12	4,941.12	0.00%	100%	3.00%	0%	0.00%	✓
BlackRock 2007 Index 2 Year Float to Float with a Cap	10%	2,470.56	BBB	2,470.56	2,470.56	0.00%	100%	3.00%	0%	0.00%	✓

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

**Submit**

**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 02:38 PM EST

## Index Lock

Index lock request submitted  
Transaction #1002938/903

Index(es) will stay locked for their respective trading 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:

Key number:

Index	Allocated %	Allocated \$	Credit Profile	Floating Index Value	Index Value	Change %	Participation Rate %	Index Credit Rate %	Cap %	Spread %	Lock
BlackRock ESG Core™ 2018 Index 2 Year Float to Float with a Participation Rate	10%	2,470.56	BBB	2,470.56	2,470.56	0.00%	100%	3.00%	0%	0.00%	✓
BlackRock US Dynamic Dividend Index 2 Year Float to Float with a Cap	20%	4,941.12	BBB	4,941.12	4,941.12	0.00%	100%	3.00%	0%	0.00%	✓
BlackRock 2007 Index 2 Year Float to Float with a Cap	10%	2,470.56	BBB	2,470.56	2,470.56	0.00%	100%	3.00%	0%	0.00%	✓

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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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