



Allianz 222[®] Annuity

Get principal protection for a portion of the money you're saving for retirement income; earn interest based upon increases in a chosen index allocation; tax deferral on credited interest and a built-in income benefit at no additional fee. The **ALLIANZ 222[®] ANNUITY** offers accumulation potential and flexible income choices.

- **YOU** cannot lose principal or credited interest due to market index losses (guaranteed).
- **YOU** may select from a number of external index allocation options, or a fixed interest allocation.
- **YOU** can receive a bonus credited to your Protected income Value (value you will access for lifetime income)¹ in two ways:
 - 15% premium bonus on premiums received in the first three contract years
 - An interest bonus equal to 50% of interest earned from chosen index allocations, and/or the fixed allocation each contract year (ex: if interest credit earned is 4%, your interest credit would be 6%).
- **YOU** have two ways to receive income increases:
 - Your income withdrawals will increase following any year that your chosen index allocations earn interest, plus the 50% interest bonus
 - Withdrawal income can double if you qualify due to hospitalization or confinement in a care facility²
- **YOUR** beneficiaries will have two ways to receive the death benefit:
 - Lump sum equal to the full accumulation value
 - Payments over five years based upon the Protected Income Value
- **YOU** can make a free withdrawal of up to 10% of premiums paid in any year no premiums are paid.

Allianz Life Insurance Company of North America is part of Allianz SE, a global financial services company and the 31st largest company in the world.³

ASK FOR PAUL J. LESTI CA Insurance license #0654175

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¹ The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonuses if the contract is partially or fully surrendered or if traditional annuitization payments are taken. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads or other restrictions that are not included in similar annuities that don't offer a bonus feature.

² To receive the Allianz Income Multiplier Benefit you must be confined to a hospital, nursing facility, or assisted living facility for at least 90 days in a consecutive 120-day period. Confinement must occur after the first contract year and either during the contract year before the start of lifetime income withdrawals or at any time thereafter. Also the contract's accumulation value must be greater than the cumulative withdrawal amount.

³"Fortune Global 500," Fortune, July 2013. Fortune's ranking is based on revenue. With the purchase of any additional-cost riders, the 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.

Surrender charges apply during the first 10 contract years.

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

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

C54370 and R95352 issued by Allianz Life Insurance Company of North America.

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