

Product profile

Allianz MasterDex 10 Plus™ Annuity

Allianz Life Insurance Company of North America



Product characteristics	The Allianz MasterDex 10 Plus Annuity is a fixed index deferred annuity. It offers multiple allocation options: three index crediting methods and four index allocation options, plus a fixed interest option.
Premium	Initial minimum: \$15,000 qualified and nonqualified. Additional premium accepted through first five contract years.
Bonus	10% bonus on all premium received during first five contract years. Bonus annuities may include annuitization requirements, longer annuitization or surrender charge periods, lower interest rates, lower caps, higher spreads, or other restrictions not included in annuities that don't have a premium bonus feature. To receive the bonus, you must hold the annuity in deferral for at least five contract years, then take annuity payments for at least an additional 10 years. You will not receive the bonus if the contract is surrendered for a lump sum at any time; you will receive the cash surrender value. The cash surrender value does not include any of the bonus, or indexed interest, or any fixed interest your contract may have earned. This means that you will lose those amounts if you do not meet the annuitization requirements just described.
Issue ages	0-80
Index crediting methods/ allocation options	Monthly sum: S&P 500, Nasdaq 100®, FTSE 100 Annual point-to-point: S&P 500, Nasdaq 100, FTSE 100, Blended Index Monthly average: Blended Index A fixed interest allocation is also available. The blended index is comprised of Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), FTSE 100 Index (20%), and Russell 2000 Index (10%).
Cash surrender value	87.5% of premium, with no bonus, less any withdrawals, accumulated at an annual minimum interest rate of no less than 1.5% compounded annually.
Payout options	• 5x10 – five-year deferral, 10-year annuity payout based on full annuitization value • 5x10 – five-year deferral, 10-year annuity payout of interest only, then lump sum • After only one year in deferral, clients can receive annuity payments based on their annuitization value (less any bonus and interest earned on that bonus) over a guaranteed period of 10 to 30 years. For clients at specified higher ages, we will allow annuity payments for a guaranteed period of less than 10 years.
Participation rate	100%; guaranteed for the life of the contract
Rates	Rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum monthly cap is 0.50%, the minimum annual cap is 1.00%, the maximum annual spread is 1.2%, and the minimum interest rate is 0.50%. Call the FASTeam for current rates.
Free withdrawals	Up to 10% of the contract's paid premium can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment; maximum of cash surrender value.

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