

Index Lock



# Four easy steps to Index Lock

Index Lock and Auto Lock are features available on select fixed index annuities.

**Index Lock allows you to manually 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. Auto Lock lets you set a target<sup>1</sup> index interest rate percentage that, if reached, will automatically activate an Index Lock at the end of the business day once the target is reached. This step-by-step guide shows you how to perform an Index Lock transaction and set upper and lower Auto Lock targets online.



**To learn more about Index Lock and Auto Lock, contact your financial professional and see CSI-504 for full details and business rules.**



This material must be used with an applicable fixed index annuity product brochure.

<sup>1</sup>Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Because of this, your index interest rate percentage may be greater than your upper target or less than your lower target. This service may be discontinued at any time.

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

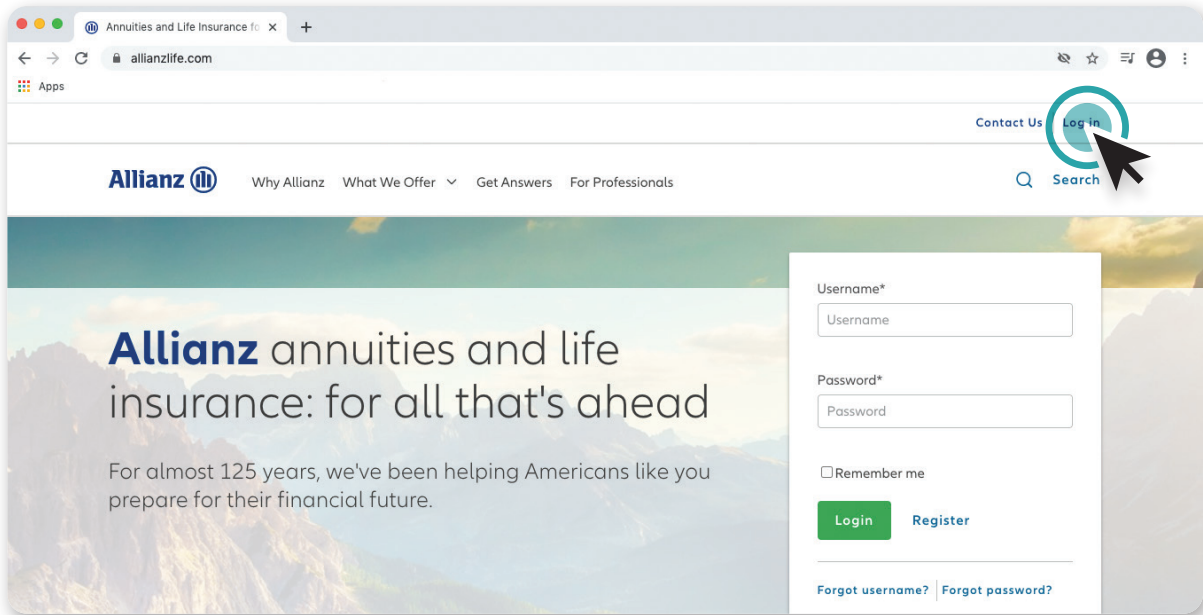
Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. [www.allianzlife.com](http://www.allianzlife.com)

CSI-550 (R-5/2021)

# How can you apply an Index Lock or set Auto Lock targets?

**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 or Auto Lock is available for that allocation.

## Allocation and Index Performance – Values as of March 18, 2021

Indexed Allocation	Allocated %	Allocated \$	Crediting Period		Starting Index Value	Current Index Value	Participation Rate %	Cap%	Auto Lock		Index Lock	
			Start	End					Upper Target	Lower Target	Index Interest Rate %	Lock
Investment Life System Variable Life Index Annual Participation Rate	85.00	286,850.00	04/01/2020	04/01/2021	225.15	286.00	85.00	-	-	-	14.20	Unlocked

[Change Allocation](#)

[Index Lock / Set Targets](#)

Or [Download PDF Form \(PDF\)](#).

Select the “Index Lock / Set Targets” 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 🕒 02:25 PM EDT

## Index Lock

Policy #: 71643472  
Owner: WINIFRED K SMITH DEC OF TRUST

### Acknowledgements

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.
- I understand that if a Manual Lock is requested, the locked-in value may be higher or lower than the Index Value at the time of the request because the lock is executed at the end of the Business Day.
- I understand that by setting a target through Auto Lock, I am authorizing Allianz to automatically execute an Index Lock at the end of a Business Day in which a target is reached. I understand that the locked-in value may end up being greater than my upper target or less than my lower target because the percentage at the end of the Business Day is locked. I understand that I will have to reset my Index Lock(s) after each crediting period.
- I understand that with both Manual and Auto Locks, the lock will not process if the Index 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
Cancel

**STEP 2:  
CHOOSE**

In the far right columns, you will see the option to add or change an Upper or Lower Target, as well as a checkbox next to any Indexed Allocation that can be manually locked. Here you can set an Upper Target and/or Lower Target by following the instructions. Or you can select the checkbox to perform a manual Index Lock. Then select the "Continue" button.

Steps: 1 2 3 4 🕒 02:26 PM EDT

## Index Lock

Policy #: 71643472  
Owner: WINIFRED K SMITH DEC OF TRUST

Your Index Lock will be processed if the request is submitted by the end of the Business Day as noted by the clock above. For a **Manual Lock**, your Index Value will be locked at the end of the Business Day in which the lock was processed. For an **Auto Lock**, your Index Value will be locked at the end of the Business Day in which your target has been reached.

**Instructions:**

To set an "Upper Target" please enter a value that is greater than the current Index Interest Rate %.

To set a "Lower Target" please enter a value that is less than the current Index Interest Rate %.

To clear your current Targets, delete current value(s).

After making selections, click Continue to review and submit.

Values as of 3/18/2021

Indexed Allocation	Allocated %	Crediting Period		Index Interest Rate%	Automatically lock when a target is met		Manually lock now
		Start	End		Auto Lock		Manual Lock
					Upper Target	Lower Target	
Bloomberg US Dynamic Balance II ER Index Annual Point-to-Point with a participation rate	60.00	4/3/2020	4/3/2021	14.20	<input type="text" value="10"/> %	<input type="text" value="5"/> %	<input type="checkbox"/> Target Requested
PMCO Tactical Balanced ER Index Annual Point-to-Point with a Participation Rate	20.00	4/3/2020	4/3/2021	5.77	Manual Lock Requested	Manual Lock Requested	<input checked="" type="checkbox"/>

Continue
Back
Cancel

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**STEP 3:  
REVIEW  
AND SUBMIT**

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

Steps: 1 2 3 4 02:26 PM EDT

## Index Lock

**Policy #: 71643472**  
**Owner: WINIFRED K SMITH DEC OF TRUST**

Your Index Lock will be processed if the request is submitted by the end of the Business Day as noted by the clock above. For a **Manual Lock**, your Index Value will be locked at the end of the Business Day in which the lock was processed. For an **Auto Lock**, your Index Value will be locked at the end of the Business Day in which your target has been reached.

### Review and submit to complete your request

Values as of 3/18/2021

Indexed Allocation	Allocated %	Crediting Period		Index Interest Rate%	Auto Lock		Automatically lock when a target is met	Manually lock now
		Start	End		Upper Target	Lower Target	Manual Lock	
Bloomberg US Dynamic Balance 0 ER Index Annual Point-to-Point with a participation rate	80.00	4/3/2020	4/3/2021	14.22	↑ 8.00%	↓ 8.00%		
PMCO Tactical Balanced ER Index Annual Point-to-Point with a Participation Rate	20.00	4/3/2020	4/3/2021	5.77	--	--		✓

I accept the [Terms & Conditions](#)

Submit Request
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 02:27 PM EDT

## 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:

Policy Number:

Index	Allocated %	Allocated \$	Credit Period		Starting Index Value	Index Value	Change %	Participation Rate %	Index Credit Rate %	Cap %	Spread %	Lock
<i>2 Year</i>												
BlackRock USD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	2,491.54	9/1/2017	9/1/2019	2,476.55	2,846.07	Locked	85.00%	Locked	--	--	Locked 13.23% 3/11/2018
Bloomberg US Dynamic Balance 0 ER Index 2 Year Point to Point with a Participation Rate	20%	4,983.77	9/1/2017	9/1/2019	1,413.57	1,685.26	Locked	80.00%	Locked	--	--	Locked 14.11% 3/11/2018
PMCO Tactical Balanced ER Index 2 Year Point to Point with a Participation Rate	10%	2,491.54	9/1/2017	9/1/2019	3,443.86	3,359.06	-2.46%	80.00%	0%	--	--	--
BlackRock USD Client® ER Index 2 Year Point to Point with a Participation Rate	10%	2,491.54	9/1/2018	9/1/2020	2,476.55	2,846.07	14.32%	85.00%	12.00%	--	--	✓

Done
Print

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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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