True to our promises ... so you can be true to yours.

As leading providers of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) and its subsidiary, Allianz Life Insurance Company of New York (Allianz Life® of NY), base 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, Allianz and Allianz Life of NY together help people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz, together with Allianz Life of NY, 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 pride ourselves on our financial strength, we're made of much more than our balance sheet. We believe in making a difference with our clients by being true to our commitments and keeping our promises. People rely on Allianz and Allianz Life of NY today and count on us for tomorrow – when they need us most.

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America. Guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Variable annuity guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

Not FDIC insured • May lose value • No bank or credit union guarantee
Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. www.allianzlife.com. In New York, products are issued by Allianz Life Insurance Company of New York, 28 Liberty Street, 38th Floor, New York, NY 10005-1422. www.allianzlife. com/new-york. Variable products are distributed by their affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. www.allianzlife.com. Only Allianz Life Insurance Company of New York is authorized to offer annuities and life insurance in the state of New York.

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

Confused about annuities?

The **ABCs of Annuities** videos can help.

Allianz 🕕

For all that's ahead.®

Allianz Life Insurance Company of North America Allianz Life Insurance Company of New York

The ABCs of Annuities videos explain the basics of today's annuities in plain and simple language.

A

		-

RETIREMENT REALITIES:

Retirement is changing. It's time to take a more active role in planning for – and protecting – a portion of your savings.

ANNUITY BASICS:

Learn what annuities are, how they work, and how important they can be to a solid retirement plan.

ANNUITY MYTHS AND TRUTHS:

Today's annuities aren't the same as they were years ago. Hear some myths – and then get the truths.

Go to **allianzlife.com/ abcsofannuities** to watch videos.

BASICS

Or if you're in New York, go to allianzlife.com/ abcsofannuities-ny.

Business card area