The Allianz Life Pro+® Advantage Fixed Index Universal Life Insurance policy offers various index options for interest crediting, including the Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, and S&P 500® Index, with participation rates ranging from 3.80% to 218.50% depending on the index and allocation type. The policy includes a guaranteed minimum cap of 0.25% and a minimum participation rate of 5.0%, both set at issue for the life of the policy. The blended index option consists of multiple indices, including the Dow Jones Industrial Average and the Bloomberg US Aggregate Bond Index, and is designed to track diverse market segments. The policyholder is subject to a 1% annual asset charge for select allocations, and the premium discount rate is guaranteed annually, not applicable to the first-year premium. The fixed interest rate is guaranteed to never fall below 0.10%, while the trigger interest rate has a minimum of 0.25%. The policy is not FDIC insured, may lose value, and is not a deposit or guaranteed by any federal agency. The indexes used in the policy are benchmarks and cannot be directly purchased or yield dividends. The policy is issued by Allianz Life Insurance Company of North America, and the content does not apply in New York. The document also includes disclaimers regarding the indexes and their respective licensors, stating that they do not endorse or guarantee the Allianz products. The availability of products and features may vary by state and broker/dealer.