

The Allianz Life Pro+® Advantage Fixed Index Universal Life Insurance Policy is a permanent insurance product aimed at providing financial protection and potential income across various life stages. It offers a generally income-tax-free death benefit for beneficiaries, tax-deferred growth of accumulation value, and access to cash value through loans and withdrawals for purposes such as college funding, retirement, or unexpected expenses. The policy allows for the acceleration of a portion of the death benefit in cases of chronic or terminal illness and includes optional riders for customization, such as child coverage or additional term insurance. Accumulation value can grow through fixed interest, indexed interest, or a combination of both, with tax-deferred interest earnings. Indexed interest is linked to the performance of selected market indexes, ensuring that policyholders do not lose value if an index shows a negative return. The policy features an Index Lock option, enabling policyholders to secure gains at any point during the crediting period, with available indexes including the Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, Blended index, and S&P 500® Index.

Policyholders can access cash value through income-tax-free loans, with two types available: indexed loans and fixed interest loans, each having specific rates and terms. Withdrawals can be made but will reduce both the policy's cash value and death benefit, and full surrenders are permitted, though charges may apply within the first 12 policy years. Policyholders should be aware of the tax implications of loans and withdrawals, as these may result in taxable events if the policy lapses or is surrendered. The policy requires health and financial underwriting and must be accompanied by specific guides for allocation options and product profiles.

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