

## ALLIANZ 360<sup>SM</sup> ANNUITY

# A historical perspective of MY point-to-point crediting

See how the MY (multi-year) point-to-point with a participation rate crediting method could have worked within Allianz 360<sup>SM</sup> Annuity.

**Allianz fixed index annuities (FIAs) let your clients choose from a variety of allocation options, including the 5-year MY point-to-point with a participation rate crediting method, which includes the:**

- Bloomberg US Dynamic Balance II ER Index,
- PIMCO Tactical Balanced ER Index, and
- S&P<sup>®</sup> 500 Futures Daily Risk Control 5% Index.

We've created this hypothetical example to help demonstrate how MY (multi-year) point-to-point with a participation rate crediting method could have worked using a 5-year crediting period within Allianz 360<sup>SM</sup> Annuity. This example uses hypothetical historical performance for external indexes to show how the index allocations could have performed.



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**FIXED INDEX ANNUITIES** are designed to meet long-term needs for retirement income by providing tax-deferred accumulation potential, a death benefit for beneficiaries, plus principal and credited interest protection from market risk.

# An overview of MY point-to-point and Index Lock

Available with select Allianz FIAs, MY point-to-point comes with 2-year and 5-year terms and is designed to generally offer higher participation rates than comparable 1-year options.<sup>1</sup>

But that doesn't mean your clients have to wait the full two or five years: With our Index Lock feature, your clients can lock in an index value<sup>2</sup> and receive the indexed interest credit on their next contract anniversary. Then, they can choose a new allocation option – essentially allowing them to “lock it in and go again.”

## Hypothetical historical index returns

The hypothetical historical data reflects actual external index returns and recaps daily observations from all 5-year rolling periods over the time periods shown. All available time periods for the indexes were used. This is not intended to project or predict future results.

## Hypothetical historical index credits

The chart highlights hypothetical historical index credits after the participation rate was applied. It assumes Allianz 360<sup>SM</sup> Annuity and the 5-year MY point-to-point crediting method were available during the entire periods shown, which they were not, and a 0% allocation charge and interest bonus. Actual participation rates that could have been applied over this time frame would have been different from the figures in this example and in some cases, may be dramatically higher or lower, depending on a number of factors. No single crediting method consistently delivers the most interest under all market conditions.

The “below-average” index returns and credits were the 25<sup>th</sup> percentile cumulative index return and credit for this period (75% of the returns/credits were higher and 25% were lower). The “average” is the 50<sup>th</sup> percentile cumulative index return and credit for this period (50% of the returns/credits were higher and 50% were lower). The “above-average” is the 75<sup>th</sup> percentile cumulative index return and credit for this period (25% of the returns/credits were higher and 75% were lower).

**Bloomberg US Dynamic Balance II ER Index**  
(12/31/2004 to 12/31/2021)

Return rates	% observations				
	1-year	2-year	3-year	4-year	5-year
≥ 20%	0.0%	3.7%	40.3%	72.2%	90.8%
≥ 15% and < 20%	0.6%	19.9%	23.9%	17.2%	7.7%
≥ 10% and < 15%	9.7%	39.2%	22.1%	3.6%	1.5%
≥ 5% and < 10%	47.0%	26.0%	11.5%	6.1%	0.0%
> 0% and < 5%	32.0%	9.9%	2.2%	0.9%	0.0%
< 0%	10.7%	1.3%	0.0%	0.0%	0.0%
Above-average return	8.0%	14.9%	22.1%	30.0%	37.7%
Average return	5.4%	11.2%	17.4%	24.2%	31.8%
Below-average return	2.8%	6.9%	12.5%	19.6%	27.9%

**Bloomberg US Dynamic Balance II ER Index**  
**hypothetical historical index credits**

	Participation rate				
	1-year	2-year	3-year	4-year	5-year
	<b>170%</b>	<b>180%</b>	<b>195%</b>	<b>210%</b>	<b>225%</b>
Above-average index credit	13.6%	26.8%	43.2%	62.9%	84.7%
Below-average index credit	4.7%	12.3%	24.3%	41.2%	62.8%
Average index credit	9.1%	20.2%	34.0%	50.9%	71.5%
Average index credit compounded annual growth rate	9.1%	9.6%	10.2%	10.8%	11.4%

<sup>1</sup> Although MY (multi-year) point-to-point crediting is designed to offer higher rates than its one-year counterpart, there is no guarantee rates will be higher or that rates will increase year over year. Rates will vary due to market conditions.

<sup>2</sup> Because the index value locks at the end of the business day, the actual value used to determine the interest credit may be higher or lower than at the time of request. Note: An Index Lock can only be activated on index returns that are greater than 0%, unless indicated otherwise.



**PIMCO Tactical Balanced ER Index**  
(12/31/2004 to 12/31/2021)

Return rates	% observations				
	1-year	2-year	3-year	4-year	5-year
≥ 20%	0.0%	8.3%	33.6%	63.0%	82.8%
≥ 15% and < 20%	0.8%	12.9%	24.9%	15.5%	16.3%
≥ 10% and < 15%	13.1%	31.8%	19.4%	17.3%	0.9%
≥ 5% and < 10%	33.0%	27.8%	16.0%	4.2%	0.0%
> 0% and < 5%	41.2%	15.5%	6.1%	0.9%	0.0%
< 0%	11.8%	3.6%	0.0%	0.0%	0.0%
Above-average return	8.4%	14.2%	22.3%	28.7%	36.9%
Average return	5.1%	10.5%	16.3%	22.7%	29.4%
Below-average return	2.3%	6.1%	10.7%	16.4%	22.2%

**PIMCO Tactical Balanced ER Index**  
hypothetical historical index credits

	Participation rate				
	1-year	2-year	3-year	4-year	5-year
	<b>170%</b>	<b>180%</b>	<b>195%</b>	<b>210%</b>	<b>225%</b>
Above-average index credit	14.3%	25.6%	43.5%	60.2%	83.0%
Below-average index credit	4.0%	10.9%	20.8%	34.4%	49.9%
Average index credit	8.7%	18.8%	31.8%	47.7%	66.2%
Average index credit compounded annual growth rate	8.7%	9.0%	9.6%	10.2%	10.7%

**S&P 500® Futures Daily Risk Control 5% Index**  
(12/31/2004 to 12/31/2021)

Return rates	% observations				
	1-year	2-year	3-year	4-year	5-year
≥ 20%	0.0%	1.7%	30.0%	66.5%	85.8%
≥ 15% and < 20%	0.5%	18.6%	27.9%	25.5%	13.5%
≥ 10% and < 15%	7.8%	38.8%	34.4%	5.8%	0.7%
≥ 5% and < 10%	45.4%	30.1%	7.7%	2.2%	0.0%
> 0% and < 5%	35.4%	10.8%	0.0%	0.0%	0.0%
< 0%	10.8%	0.0%	0.0%	0.0%	0.0%
Above-average return	7.7%	14.3%	20.6%	27.8%	33.7%
Average return	5.2%	10.9%	16.8%	23.0%	29.4%
Below-average return	2.8%	7.1%	12.6%	18.9%	26.1%

**S&P 500® Futures Daily Risk Control 5% Index**  
hypothetical historical index credits

	Participation rate				
	1-year	2-year	3-year	4-year	5-year
	<b>180%</b>	<b>195%</b>	<b>210%</b>	<b>225%</b>	<b>240%</b>
Above-average index credit	13.9%	27.8%	43.3%	62.6%	80.8%
Below-average index credit	5.1%	13.8%	26.4%	42.5%	62.7%
Average index credit	9.3%	21.3%	35.4%	51.8%	70.6%
Average index credit compounded annual growth rate	9.3%	10.1%	10.6%	11.0%	11.3%



**TO LEARN MORE** about how Allianz 360<sup>SM</sup> Annuity can be a fit for your clients, contact your Allianz representative.



The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Daily Risk Control 5% Index is comprised of the S&P 500 Futures Index ER and the S&P 10-year Treasury Note Futures Index ER and is balanced daily to achieve target volatility.

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