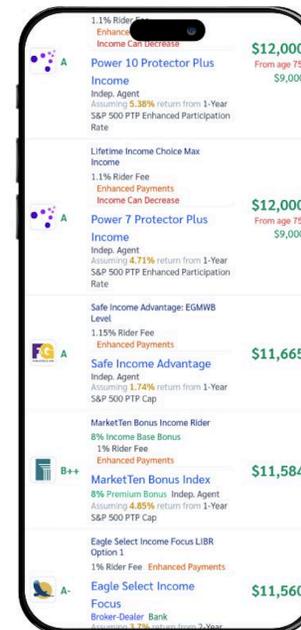




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# Signature 7<sup>®</sup> Annuity

## Opportunity and protection

(R-8/2015)

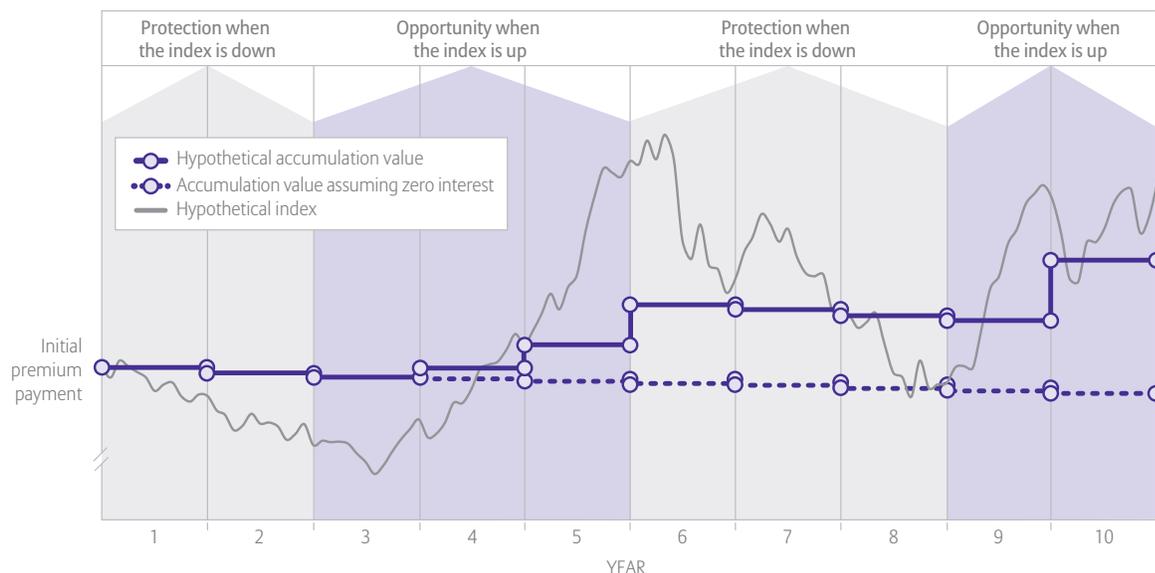
As you near retirement, it's important to give yourself the opportunity to accumulate retirement savings. But it's important to protect those savings, too. Signature 7 can help you do both.

Like all fixed index annuities, Signature 7 is an insurance product that is designed to help you meet your retirement-income needs. Signature 7 does this by crediting interest to your contract based on changes in an external market index. But because Signature 7 does not actually participate in the market – and because you're not buying shares of any stock – the money you place in your contract (your "principal") is never at risk due to market downturns.

The following hypothetical chart is intended to show you how a fixed index annuity (such as the Signature 7) works during the initial 10-year period, and how it provides opportunity and protection using annual reset.

The gray line shows a hypothetical index while the dark purple line shows a hypothetical accumulation value. It is not based on any particular index or crediting method. The light purple line would be an accumulation value based on a market index scenario in which the indexed interest rate is zero in all contract years.

**With Signature 7,** the index's ending value at the end of each contract year becomes next year's starting value. This means that the index does not have to make up previous losses for your accumulation value to earn additional interest. Please note that, while you have the opportunity for increases to your accumulation value when the index is up, you may not always receive an increase due to the crediting method calculation.



The contract values shown are based on the initial premium payment and assume an annual rider charge for the automatically issued rider. Values shown assume no withdrawals or distributions and do not reflect the 7-year surrender charge and the market value adjustment (MVA). The hypothetical accumulation value lines are shown to represent how a fixed index annuity would react to general movements in an index. They are not meant to be proportional or to scale and do not use a specific crediting method, cap, or spread.

If you purchase any additional-cost riders, your contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

Keep in mind that this chart represents hypothetical results only and may not be used to predict or project future results. Actual results will vary by crediting method and index allocation chosen, caps, and spreads, as well as market conditions. No single crediting method or index allocation consistently delivers the most interest under all market conditions.

**Must be used with Signature 7 consumer brochure (CB95376) or appropriate versions.**

CB95376-B

For all that's ahead.<sup>®</sup>

**Allianz** 

## Signature 7 gives you flexibility, too

Signature 7<sup>®</sup> Annuity is designed to help you meet your long-term retirement-income needs. But, because plans sometimes change, Signature 7 also gives you flexible ways to access your contract's value.

### Take a lump-sum payout

You can receive your annuity's full accumulation value at any time after seven contract years. If you take out all of your contract's value before the seventh contract anniversary, you will receive the cash surrender value – which is equal to the accumulation value, minus any surrender charges, as shown in the chart below. Partial surrenders incur surrender charges.

## About the guaranteed minimum value

Your contract provides a guaranteed minimum value that you'd receive if it were higher than your contract's cash surrender value. The guaranteed minimum value equals 87.5% of your total premium, minus any withdrawals, and accumulates at a minimum interest rate of 1.00% annually.

### A word about taxes

Your contract values grow tax-deferred. However, any distributions from your contract, including free withdrawals and required minimum distributions, may be taxable as ordinary income. Because annuities are meant for long-term saving, if you are under age 59½ when you take a distribution, it may be subject to a 10% federal additional tax.

## The surrender charge percentage decreases over time

Start of contract year	1	2	3	4	5	6	7	8+
Surrender charge percentage	8.50%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0%

### Is Signature 7 Annuity right for you?

Ask your professional whether it may be a good addition to your overall retirement portfolio.

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

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

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