Allianz fixed index annuities

(R-4/2018)

Allianz Life Insurance Company of North America

The FIA sales leader. Again.

Number one – in 17 of the last 18 years.

Other companies' sales have come and gone. We're the fixed index annuity (FIA) sales leader¹ – and still going strong.

RANK	2000		2001		200)2	2	2003		2004		2005	
1	Allianz		Allianz		Allianz Allianz		Allianz			Allianz			
2	American Equity	M	Midland National		Midland National		Aviva		Fidelity & Guaranty		nty	American Equity	
3	Jackson National	A	American Equity		American Equit		American Equity		American Equity		ty	Aviva	
4	Midland Nationa	I	Aviva	Nor	th An	nerican	Midlan	d National	ational Keyport Life		Fidelity & Guaranty		
5	Conseco	Ja	ckson Natic	onal	Aviv	/a	Fidelity 8	& Guaranty Aviva		Aviva	ING		
RANK	2006		2	007		20	08		2009			2010	
1	Allianz		A	lianz		Avi	iva		Allianz			Allianz	
2	Aviva		Aviva			Allianz			Aviva		Aviva		
3	ING		American Equity			American Equity		Am	American Equity		American Equity		
4	Fidelity & Guara	anty	Fidelity	& Guaranty		IN	G	Jack	son National		Lir	Lincoln National	
5	Midland Natio	nal	Midlan	d National		Midland	National	Lind	coln National			ING	
RANK	2011	2	2012	2013		20	14	2015		2016		2017	
1	Allianz	A	llianz	Allianz		Alli	anz	Allian	z	Allianz		Allianz	
2	Aviva	Aviva		Security Benefit Life		Security Benefit Life		America Equity		American Equity		Athene	
3	American Equity	Ameri	can Equity	American E	quity	America	n Equity	Great Ame	rican	n Athene		Nationwide	
4	Great American		ecurity efit Life	Great American		Great American		AIG	AIG Great Am		erican	American Equity	
5	North American	Great	American	Athene		Ath	ene	Athene	5	AIG		Great American	

For all that's ahead.®



¹ Wink's Sales & Market Report is published by Wink, Inc. 4Q 2017.

Guarantees are backed solely by the financial strength and claims-paying ability

of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America (Allianz), 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. www.allianzlife.com For financial professional use only – not for use with the public.

Product and feature availability may vary by state and broker/dealer. M-5534

Best-selling products combined with experienced sales support

- We've consistently had products on the industry's top 10 best-sellers list, and are #1 in product sales overall.
- Thanks to you, Allianz is the first FIA carrier to eclipse \$100 billion in overall sales.
- Innovative products including income benefits (may be optional riders and come at an additional cost). Unlike "high water" increasing income methods, with Allianz, your clients can choose to receive an income which increases every time there is an interest credit.
- Licensed and highly trained sales consultants partner with you on building your business.
- We have an industry-leading suitability program designed to offer your clients an important level of reassurance.

A conservative investment approach focused on long-term results

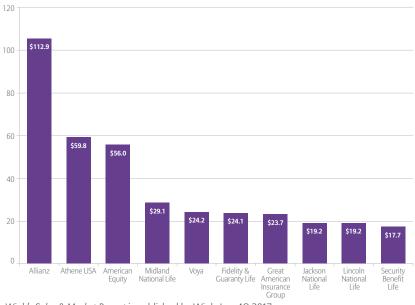
- Diversification across high-quality, fixed-income asset types.
- 99% of our fixed income securities are investment-grade.
- In-house dynamic hedging allows us to purchase higher-grade bonds – which helps us build and maintain a more stable, higher-quality investment portfolio.
- We can better manage risk by rebalancing multiple times each day.

Stability, integrity, and a strong balance sheet

- We are a strong, well-capitalized company that has the stability to meet our financial obligations.
- Consistently high ratings from independent rating agencies in fact, we were never downgraded during the last financial crisis (2008).

Total overall fixed index annuity sales

(in billions 1998 - 2017)



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Recent historical ratings

YEAR	STANDARD & POOR'S	A.M. BEST	MOODY'S
2017	AA	A+	A1
2015 – 2016	AA	A+	A2
2007 – 2014	AA	А	A2
2005 – 2006	AA-	А	A2
2003 – 2004	AA-	A+	A2
2002	AA	A+	A1

The Standard & Poor's rating of AA (Very strong) is the third highest of 21 possible ratings, and was affirmed December 2017.

The A.M. Best rating of A+ (Superior) is the second highest of 16 possible ratings, and was affirmed August 2017.

The Moody's rating of A1 is the fifth highest of 21 possible ratings, and was affirmed October 2017. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to the variable investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

Contact your Allianz representative and find more on all the ways we can support – and help increase – your success.