

INDEX ADVANTAGE+ NEW YORK® VARIABLE ANNUITY

# Index Options Guide

Whether you are looking to reduce volatility or increase market potential, our diverse lineup of Index Advantage+ New York® index options can help provide a potential alternative to traditional investments by offering different levels of protection and performance potential.

## INDEX OPTIONS

Each index option is a combination of:			
Crediting methods*	Indexes	Terms**	Levels of protection
<ul style="list-style-type: none"> <li>• Index Performance Strategy</li> <li>• Index Precision Strategy</li> <li>• Index Dual Precision Strategy</li> </ul>	<ul style="list-style-type: none"> <li>■ S&amp;P 500® Index</li> <li>■ Russell 2000® Index</li> <li>■ Nasdaq-100® Index</li> <li>■ EURO STOXX 50®</li> </ul>	<ul style="list-style-type: none"> <li>• 1-year</li> <li>• 3-year</li> <li>• 6-year</li> </ul>	<ul style="list-style-type: none"> <li>• Buffer</li> </ul>

\*Also known as index strategies.

\*\*Time period for measuring index performance.

### Indexes Available

■ S&P 500® Index	A large-cap American stock market index based on market capitalizations of 500 companies. Often considered one of the best overall representations of the U.S. stock market.
■ Russell 2000® Index	A small-cap stock market index of the smallest 2,000 companies in the Russell 3000 index. A common benchmark for companies that identify as small-cap based on market capitalization.
■ Nasdaq-100® Index	A large-cap market index that includes 100 of the largest domestic and international nonfinancial securities listed on the Nasdaq Stock Market.
■ EURO STOXX 50®	An international stock market index that provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries.

Although an index or indexes will affect your index option value, the index options do not directly participate in any stock or equity investment and are not a direct investment in an index.

Diversifying index option allocations within Index Advantage+ New York® does not ensure a performance credit in any term.



TAKE A CLOSER LOOK at the index options available. →

This material must be preceded or accompanied by a current prospectus for the Index Advantage+ New York®, and any applicable consumer materials. Refer to the product materials for important information and index disclosures.

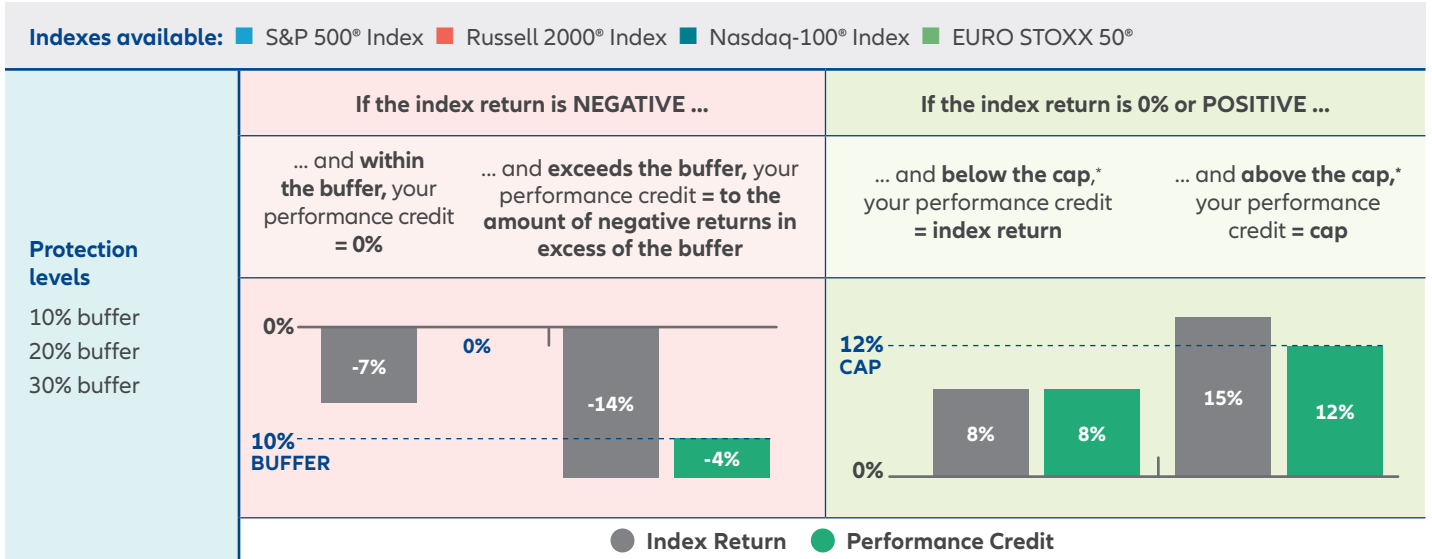
INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES  
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

# Take a closer look at the index options



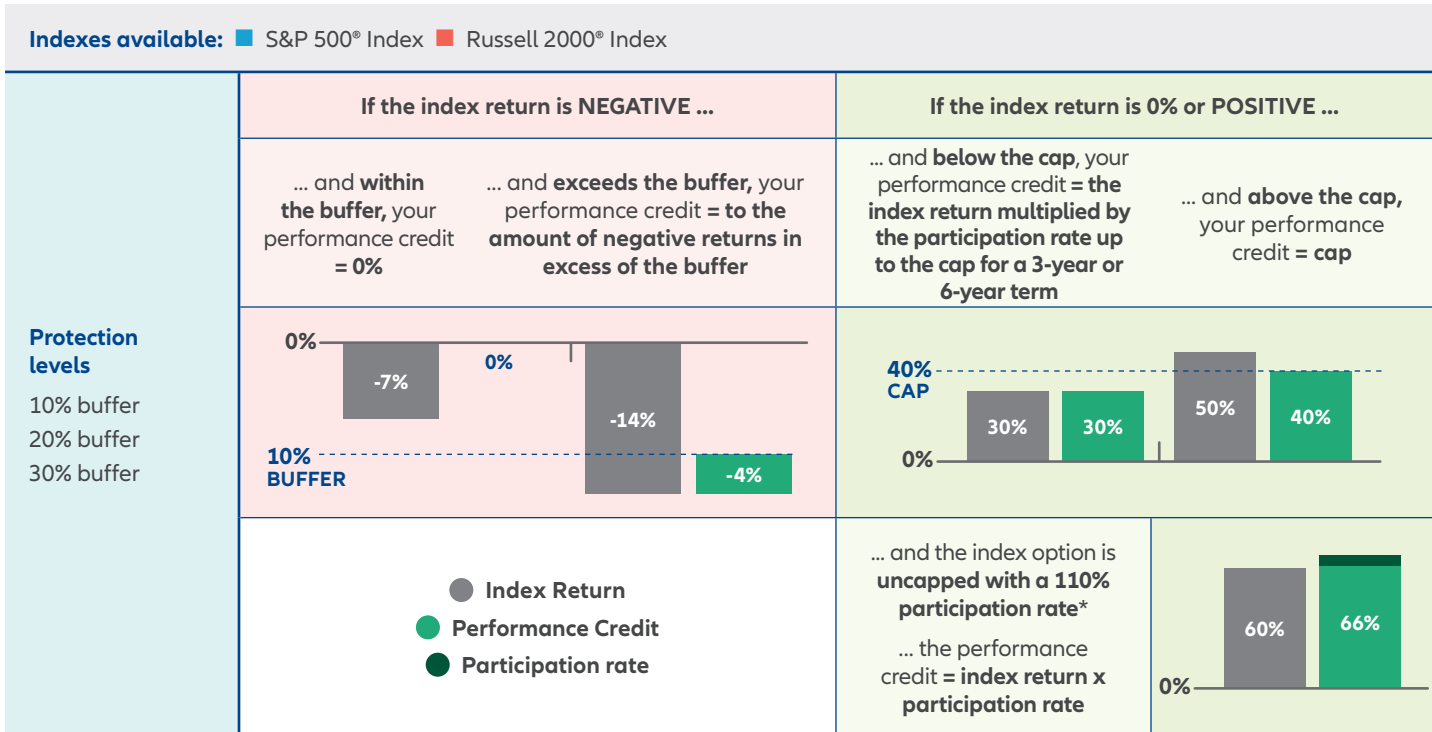
## Index Performance Strategy

### 1-YEAR TERM



\*If the index option is uncapped, you will receive the annual index return if positive.

### MULTI-YEAR TERMS: 3 or 6 years



\*If instead, the participation rate equals 100%, the performance credit would be equal to the index return.

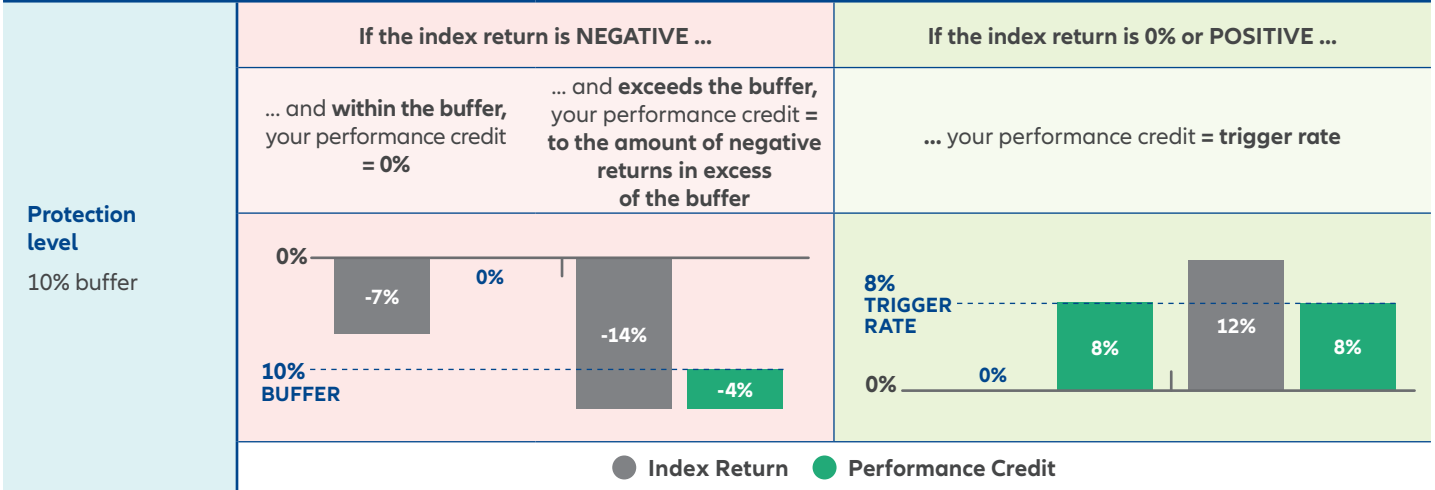
Deductions for Contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits. Caps and participation rates may be different from what is represented in the examples. You could experience a loss during a term if the index declines more than the downside protection of the buffer. You may not be able to fully recover from market losses due to capped upside potential in subsequent terms.



# Index Precision Strategy

## 1-YEAR TERM

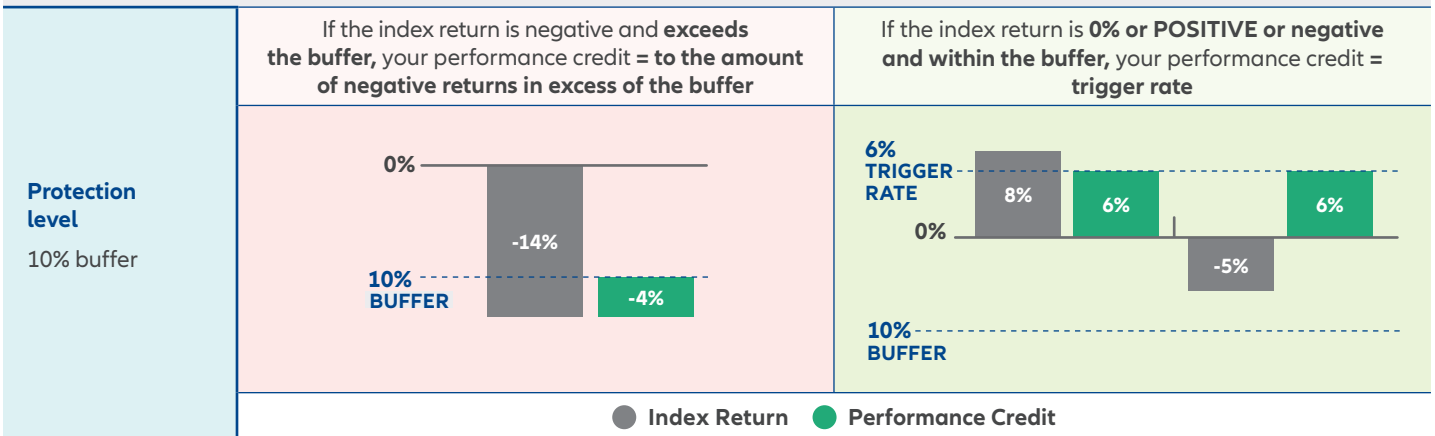
Indexes available: ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50®



# Index Dual Precision Strategy

## 1-YEAR TERM

Indexes available: ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ EURO STOXX 50®



Deductions for Contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits. Trigger rates may be different from what is represented in the examples. You could experience a loss during a term if the index declines more than the downside protection of the buffer. You may not be able to fully recover from market losses due to limited upside potential in subsequent terms.

## Important things to know:

- Caps, participation rates, and trigger rates can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years.
- Caps, participation rates, and trigger rates can also be different for each index option.
- Caps, participation rates, and trigger rates are subject to change annually on the Term Start Date, and will never be less than the minimums stated in the contract.
- Buffers cannot change for a contract after they are declared.
- Amounts deducted for applicable fees and charges may result in a loss of principal or previously earned performance credits, and will not receive a performance credit on the next Term End Date.
- Amounts invested in the index strategy must be held for the full term before they can receive a performance credit. A Daily Adjustment is applied if, before the Term End Date, you take a full or partial withdrawal, annuitize the Contract, execute a Performance Lock, a death benefit is paid, or Contract fees and expenses are deducted. **The Daily Adjustment may cause you to lose principal and previous earnings even if index performance is positive on that day or has been positive since the Term Start Date.**

→ **FOR CURRENT RATES, please consult your financial professional or visit [www.allianzlife.com/RILANYrates](http://www.allianzlife.com/RILANYrates)**

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P"). This trademark has been licensed for use by S&P Dow Jones Indices LLC and its affiliates. S&P® and S&P 500® are trademarks of S&P. These trademarks have been sublicensed for certain purposes by Allianz Life Insurance Company of New York ("Allianz Life of NY"). The S&P 500 is a product of S&P Dow Jones Indices LLC and/or its affiliates and has been licensed for use by Allianz Life of NY. Allianz Life of NY products are not sponsored, endorsed, sold, or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates make any representation regarding the advisability of investing in such product.

The NASDAQ-100 Index® includes 100 of the largest domestic and international non-financial securities listed on The NASDAQ Stock Market® based on market capitalization.

NASDAQ®, and Nasdaq-100 Index®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Allianz Life Insurance Company of New York. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

The Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by Allianz Life Insurance Company of New York ("Allianz Life of NY"). Allianz Life of NY products are not in any way sponsored, endorsed, sold or promoted by Russell or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Index (upon which the Allianz Life of NY product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Allianz Life of NY product. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Allianz Life of NY or to its clients. The Index is calculated by Russell or its agent. None of the Licensor Parties shall be (a)

liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

The EURO STOXX 50® provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. Allianz Life of NY products are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50 or its data.

**Call your financial professional or Allianz Life Financial Services, LLC, member FINRA, at 800.624.0197 to obtain a prospectus about any available variable option(s). The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the Index Advantage+ New York®, index options, and any available variable option(s), which you should carefully consider. Please read the prospectuses thoroughly before sending money.**

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of New York (Allianz Life of NY). Guarantees do not apply to the performance of the variable subaccount which will fluctuate with market conditions.

Products are issued by Allianz Life Insurance Company of New York, 1633 Broadway, 42<sup>nd</sup> Floor, New York, NY 10019-7585 and distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.624.0197 [www.allianzlife.com/new-york](http://www.allianzlife.com/new-york)

Product and features are available only in the state of New York.