

AUTOMATIC RISK-CLASS UPGRADES NOW AVAILABLE

Your clients just got upgraded

Our **Risk-Class Upgrade Underwriting Program** is back. Automatic risk-class upgrades, up front, for your clients who qualify.

Program details:

Review the program details and official rules, and start submitting applications today for Allianz Life Accumulator® Indexed Universal Life Insurance Policy.

Underwritten Risk Class	Upgraded Risk Class	Eligibility
Preferred Nontobacco	Preferred Plus Nontobacco	↑ UPGRADED
Standard Nontobacco	Preferred Plus Nontobacco	↑ UPGRADED
Standard Tobacco	Preferred Tobacco	↑ UPGRADED

Not eligible for upgraded risk class: Flat Extra Cases, Juvenile, Preferred Tobacco, Cases assessed as rated.

Program details:

- This program applies to Allianz Life Accumulator® Indexed Universal Life Insurance issued policies that meet eligibility requirements, including Premium Finance and Foreign Nationals business.
- The current program is approved beginning July 1, 2025. Please see the next page for additional details.
- There is no limit on how many policies an agent can submit while the program is active.
- Refer to above table for risk class upgrades available.
- Void where prohibited. Not available in New York.
- Allianz Life Insurance Company of North America (Allianz) reserves the right to terminate, amend, or modify the program at any time.
- Sponsor: Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

 Read the **FREQUENTLY ASKED QUESTIONS** on the next page to learn more.

Frequently asked questions

As a financial professional, how do I know if I'm eligible to submit business for this program? Is there a limit to the amount of applications I can submit?

All contracted and licensed financial professionals with Allianz are eligible to submit business for this program. Additionally, there is no limit to the amount of applications that can be submitted. Please refer to the Program Details.

How will I know if a policy is included in the risk class upgrade?

Eligible policies that meet the program criteria will automatically be considered, and there's nothing additional that the financial professional needs to do. Qualification will be determined at final underwriting assessment.

Is there any impact to me in regards to my pending policies to be considered part of this program?

Eligible policies will be considered for this program, and target premium will correlate to the appropriate risk class upgrade.

What are the benefits to my client for being part of this program?

Your client would receive an improved risk class which they might not have qualified for under normal business-as-usual rules.

Can I request a policy to NOT be included in the program?

Eligible policies that meet the criteria will automatically be included as part of this program, and no exceptions to the automatic inclusion will be allowed.



NEED MORE INFORMATION? Call the Life Case Design Team, **800.950.7372**.
Start submitting today!

Product P64339 is issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

This content does not apply in the state of New York.

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

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

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