Allianz

Allianz Life Insurance Company of North America

IMPACT REPORT 2025

Allianz for Tomorrow

Strengthening the foundations of financial security



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WHAT'S NEXT BACK COVER

Message from Jasmine Jirele, President and CEO

To our valued stakeholders:

Building a secure financial future is long-term work. It happens over decades, through countless decisions – and it depends on partnerships that seek to make outcomes even better.

That commitment is the heart of Allianz for Tomorrow. We manage our business with discipline, foresight, and purpose, because our promises are long-term. We invest in community because more families can plan with confidence when they have stable footing, real opportunity, and trusted support around them. And we invest in our people because helping more Americans build financial security and enjoy retirement requires us to keep evolving with the lives, risks, and expectations of our customers and the clients and communities they serve.

The pages that follow show just a few of the many examples of our work in action. You'll learn about our $1 million commitment to food security to help stabilize community members when they told us they needed it most, and about our support for and focus on healthy aging and cognitive wellness, so all families can plan for every stage of life with confidence. You'll read about how the Allianz Center for the Future of Retirement® is generating research and insights that help financial professionals prepare for and strengthen client conversations about retirement risks. You'll discover how we continue to invest in our people so we can raise the bar on how we serve our customers and shape our industry. And you'll hear from our Chief Distribution Officer, Eric Thomes, on what it takes to be a trusted voice in a time that in many ways feels more complex and uncertain than ever.

This is critical work, and it's never finished. But it's how we keep our promises – to our customers, our people, and the communities who depend on us.



Jasmine Jirele
President and CEO

A more than century-long tradition of keeping our promises

Allianz Life Insurance Company of North America (Allianz Life) has been trusted since 1896 to help millions of Americans prepare for their financial futures.

Our mission – **We secure your future** – guides how we serve customers and financial professionals, develop our people, engage with communities, and invest for the long term.

A leading provider of annuities and life insurance, we combine risk management experience, innovative solutions, and a nationwide network of financial professionals to help people face what's ahead with confidence.

Proud to be part of a global leader

We are proud to be part of Allianz SE, a global leader in financial services with approximately 156,000 employees serving customers in nearly 70 countries.

Allianz at a glance

No. 1 ranked insurance brand globally by Interbrand for seven consecutive years[1]

3rd largest public insurance company in the world based on sales, profits, assets, and market value[2]

Active in almost 70 countries and serving around 97 million private and corporate customers[3]

Worldwide Insurance Partner for the Olympic and Paralympic Movements[4]

Eight sports venues make up the renowned Allianz Family of Stadiums, including Allianz Field® in St. Paul, Minnesota[5]

[1] https://www.allianz.com/en/mediacenter/news/media-releases/251016-interbrand-allianz-is-worlds-most-valuable-insurance-brand

[2] 2025 Forbes' Global 2000 List, ranking of public companies by sales, profits, assets, and market value. https://www.forbes.com/lists/global2000/

[3] https://www.allianz.com/en/about-us/company/at-a-glance.html

[4] https://www.allianz.com/en/about-us/brand/partnerships/olympic-paralympic-movements.html

[5] https://www.allianz.com/en/about-us/brand/partnerships/stadiums.html

Allianz for Tomorrow

Our vision for a secure future for all

Allianz for Tomorrow reflects how we bring our mission – We secure your future – to life by strengthening our business, investing in our communities, and developing our people to help more individuals, families, and future generations build lasting financial security.

OUR BUSINESS:
Built for the long term

Managing our business with discipline, foresight, and purpose to help customers and partners plan for the future with confidence.

OUR COMMUNITY:
Committed to economic opportunity for all

Showing up to partner with and invest in the community to help more families build a stable, sustainable, and secure financial future.

OUR PEOPLE:
Grounded in values and a culture of growth and inclusion

Investing in our people – their experience, innovation, and curiosity – to keep raising the bar for how we serve our customers and shape the future of our industry.

Allianz for Tomorrow

TOGETHER, THESE REINFORCE OUR ABILITY TO EVOLVE, INNOVATE, AND DELIVER for our customers, our people, and communities who depend on us.

Built for the long term

Keeping our promises means delivering over time, not overnight.

We manage our business for the long term, invest with purpose, and equip financial professionals with insights that help more Americans plan with confidence. It's how we deliver for customers – and how we earn and keep the trust of our people and partners.

Managing with discipline and foresight

Financial security depends in part on confidence that the company behind a promise will be there when it matters. We manage our business with discipline and foresight, to help ensure the decisions we make today hold up over time, even as markets, needs, and expectations change.

Consistently strong financial ratings,[1] reflecting our time-tested stability

A+ (Superior)
A.M. Best second-highest of 16 possible ratings – affirmed March 2026

Aa3
Moody's fourth-highest of 21 possible ratings – affirmed September 2023, and most recently September 2025

AA (Very strong)
Standard & Poor's third-highest of 21 possible ratings – affirmed March 2026

6 consecutive years recognized as an Ethisphere World's Most Ethical Companies® honoree[2]

100% renewable electricity purchased for our campus

Investing for returns and growth

The promises we make need to last for decades, so how we invest matters. We seek opportunities that support strong performance while strengthening communities, infrastructure, and innovation – from affordable housing and renewable energy to entrepreneur ecosystems that help shape future growth and economic opportunities.

$6B+
in impact-related investments since 2017, spanning housing accessibility and affordability, economic inclusion and job creation, and environmental sustainability

$2.7B
invested in affordable housing across 47 states, Puerto Rico, the Virgin Islands, and DC since 2009, with 1,600+ units in our hometown of the Twin Cities

$1.5B
invested in renewable energy infrastructure, including wind, hydro, and solar

→ **LEARN MORE about how we are investing for impact** through Allianz Investment Management U.S. LLC (AIM US): www.allianzlife.com/sustainability

[1] https://www.allianzlife.com/about/financial-ratings. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives, strategies, and risk management programs. The ratings do not pertain to the variable option(s), which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

[2] "World's Most Ethical Companies" and "Ethisphere" are trademarks of Ethisphere LLC.



Through Allianz Life Ventures, our corporate venture arm, we also invest in startups that are driving change and innovation in our industry and communities, and strengthening ecosystems of entrepreneurs in the Twin Cities and beyond.

29 startups invested in through Allianz Life Ventures since 2017, spanning AI-driven planning and practice management, caregiver networks, personalized bereavement support, and beyond.

→ **LEARN MORE about how we leverage our financial strength and in-house affiliate knowledge to drive innovation** and help our business partners succeed: www.allianzlife.com/about/ventures

Looking ahead to help more clients plan with confidence

We combine our signature research with real-world perspectives from financial professionals to stay ahead of retirement risks and opportunities, as well as evolving client needs.

Through the Allianz Center for the Future of Retirement®, and our Annual Retirement Study, we uncover new insights into how Americans think and feel about money, risk, and retirement – from market volatility, to uncertainty about taxes and health care, to the rising financial stakes from cognitive decline and extreme weather.[1] We pair those insights with what we learn from financial professionals across the country, helping us stay close to the issues shaping our industry and the conversations clients need. We then make those insights practical – with resources that help financial professionals strengthen client conversations and build trust over time.

Recognizing that every client brings unique values, traditions, and goals to their financial journey, we help financial professionals serve a wider range of clients through our multicultural insights, customizable tools, and call center support in more than 200 languages.

→ **READ OUR INSIGHTS on retirement risks and opportunities** at the Allianz Center for the Future of Retirement® at www.allianzlife.com/insights

[1] The Allianz Center for the Future of Retirement® produces insights and research as a part of Allianz Life Insurance Company of North America.

A conversation with our Chief Distribution Officer

As CDO, Eric Thomes spends most of his time with financial professionals across the country. We asked him what's behind Allianz for Tomorrow and why it matters – for Allianz Life, our customers, their clients, and our communities, and for the futures they are helping to secure.

Q — Allianz Life sells retirement products, but Allianz for Tomorrow is about more than products. Why does that broader focus – on strengthening community, investing in our people, and building a business for the long term – matter for a company in our business?

A — I spend most of my time with financial professionals, and many tell me the same thing in a dozen different ways: The plan is only part of the job. Our products help people prepare, protect, and plan – but what helps someone enjoy the years they've worked for, and carries them through the hard stretches if they come, is rarely the product alone. It's the financial professional who picks up the phone. The family and friends around the table. The community that holds steady when things feel uncertain.

Allianz for Tomorrow is how we invest in that wider system, because we see financial security as more than hitting a number. It's trusting that the company behind your product will be there for the long haul, that the people serving you keep learning as markets and needs change, and that the community around you is strong enough to help you thrive.

When we keep the person behind the retirement strategy and the product at the center, we have the opportunity to make everything we build better.

Q — So Allianz for Tomorrow helps us keep the person behind the strategy and product at the center. How does that help make Allianz Life a stronger partner for the financial professionals you work with?

A — Allianz for Tomorrow keeps us listening – to financial professionals in the field, to clients, and to communities telling us what's changing in their lives. No one knows an individual client better than the professional sitting across from them; what we bring are the signals we're seeing around the country – how conditions, hopes, and fears are changing. That's how we get at the why behind a product, not just the what.

So when our research shows that more Americans want to leave something behind for the people and causes they love, or that rising costs around health care, taxes, or even extreme weather are reshaping how they think about retirement and risks, we want to bring that to financial professionals so they can walk into client conversations a step ahead. And many tell us it's those nuggets, conversation after conversation, that help them build trust.



Eric Thomes, Chief Distribution Officer

Q — For the financial professionals reading this – what's the opportunity, and where would you recommend they start?

A — This is the part I get most energized about. Americans are navigating a lot of change and uncertainty right now, and financial professionals remain among the people they trust most. That's a real opportunity.

It's the chance to be more than the person who helps with the strategy – to be the steady, trusted voice when clients are making sense of change. A lot of that trust gets built in through client conversations and meetings. But some of the most lasting trust gets built before, during, and after those moments – through presence: being visible, being known, being part of the community you serve.

So my advice is the same thing I try to do myself: Show up. Go to the community event. Volunteer. Support the causes your clients and neighbors care about. People remember who showed up – and that's where trust really takes root.

Allianz for Tomorrow keeps us listening – to financial professionals in the field, to clients, and to communities telling us what's changing in their lives.



More than half of Americans (56%) say they'd prefer to leave a financial legacy to loved ones or causes they care about, rather than spend down their savings entirely.[1]



86% believe creating a financial plan to mitigate or cover the financial implications of external events like extreme weather would help ensure they can financially support all of the things they want to do in their life.[1]



57% are hesitant to take risks with their investments because they can't afford to lose anything saved.[1]

[1] 2026 Annual Retirement Study of individuals age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+.

Committed to economic opportunity for all

A strong financial future is built one step at a time – and not everyone starts from the same place.

Our investments in the community focus on the foundations that make financial security possible for more people: stability through access to basic needs like food and housing; financial sustainability through gainful employment and the pathways that lead to it; and the skills, knowledge, and protection that help families safeguard what they're building. By partnering with nonprofits and empowering our employees to share their time and talents, we help expand access to economic opportunity, strengthening the conditions that enable more families to plan with confidence and reach for a more secure tomorrow.

Turning investment into impact

Our investments in community reflect our vision for Allianz for Tomorrow: built for long-term impact and focused on growth. Through funding, time, and knowledge, we help strengthen financial foundations for tens of thousands of community members. And our people are the heart of this work, rallying in tangible ways, including providing donations of food, knowledge, and funding to make our investments reach further in meaningful, measurable ways.

$3.1M
in charitable contributions to nonprofit organizations

156K
people provided access to greater economic opportunity through contributions to nonprofits[1]

[1] For grants funded in 2024. Data provided by grantees; data collection methods vary.



Advancing partnership and presence

At Allianz Life, community engagement starts with listening. What we hear shapes how we show up – responding when partners tell us what they need, backing the time and talent of our own people, and staying rooted in the places we call home.

Getting ahead of evolving needs

In 2025, we tried something different: We brought all of our nonprofit partners together in one room and asked them, directly, where they needed help. We listened – and committed $1 million to basic needs providers in response.

"In a year when so many in our community faced uncertainty and hardship, Allianz Life's continued partnership allowed Keystone to respond quickly, providing food and a sense of security and hope for families and seniors. Together, we're strengthening our community."

Adero Riser Cobb, President and CEO, Keystone Community Services,
longstanding Allianz Life partner and provider of basic needs



More than a name on a stadium

Allianz Field® sits in the heart of the Midway neighborhood between Minneapolis and St. Paul, and our commitment there runs deeper than the name on the building. In 2025, more than half of our strategic charitable giving went to organizations serving or located in this historic and vibrant community. With Minnesota United FC, our home team, we raise awareness of issues like hunger and homelessness – both in the community and on game day.

"This year our club celebrates its 10th season in Major League Soccer, and Allianz Life has been a world-class partner since day one. As an organization, they are excellent at creatively bringing groups together to elevate our collective impact in the communities we serve."

Shari Ballard, CEO, Minnesota United Football Club







Empowering our employees to serve

Our people are the engine behind our community investments.

We empower them to give their time and resources to nonprofits in ways that matter to them. In 2025, employees delivered in record ways, logging more community engagement hours than ever and contributing more than $386K through volunteer-directed grants.

"As a board member and volunteer, I'm passionate about equipping young people with the confidence and skills to shape their futures. Through Allianz Life's support – especially mentorship opportunities and campus engagement – I can share my own career journey, and help open doors and expand what young people believe is possible."

– **Marc Olson, Vice President customer and producer care and Board member at BestPrep,** Allianz Life partner and provider of career and financial education



56%
of employees engaged in nonprofit volunteer and fundraising activities

12K+
hours in nonprofit volunteer and fundraising activities logged by our employees

$430K+
in charitable contributions cultivated from employees and business partners









A culture of growth and inclusion

Our people are central to how we deliver for our customers, their clients, and the communities where we live, work, and retire.

Guided by shared values and a culture of growth and inclusion, we invest in employees so they can do their best work and adapt as markets, tools, and customer and community needs evolve. Continuous learning, leadership development, and opportunities to build new capabilities strengthen how employees collaborate, apply their knowledge, and keep our promises.

Investing in our people

From everyday learning and leadership development to a workplace where every employee can contribute fully, we create the conditions for people to do their best work.

40+
hours per employee annually for personal and professional growth

14K+
hours invested in leadership development in 2025

9
employee resource groups open to all employees

→ **LEARN MORE about how we are building a culture of growth and inclusion** that values everyone's contributions and perspectives: www.allianzlife.com/inclusion







[1] "World's Most Ethical Companies" and "Ethisphere" are trademarks of Ethisphere LLC.

Standing among the best

We're proud to be consistently recognized by organizations that set the standard for ethical, supportive, and growth-oriented workplaces.

- **APEX** Award winner 2025 (Training Magazine)
- **Ethisphere** World's Most Ethical Companies® 2025[1]
- **FORTUNE 100 Best Companies** to Work For 2025
- **FORTUNE Best Workplaces** in Financial Services and Insurance 2025
- **Great Place to Work Certified™** 2025
- **Star Tribune Top 200** Workplaces 2025
- **Yellow Ribbon Company** 2025 (for our support of service members and military families)

Our impact in action

Allianz for Tomorrow comes to life in the places where financial security really takes root – for example, the food shelves where families regain their footing, classrooms and workplaces where opportunity becomes real, and kitchen tables where families navigate the decisions that come with aging.













IN THE FOLLOWING PAGES, LEARN MORE about how we show up alongside the people and organizations doing the hard work – bringing the full strength of our business, communities, and people to help families meet essentials, build pathways to opportunity, and enjoy every stage of life with confidence.

Promoting financial foundations through food security

The road to financial security begins with a full belly and a place to call home – giving people the energy and focus to discover and grab hold of what's next.

Through Allianz for Tomorrow, we help ensure a safety net is in place when times get tight, so people can focus on confidence and stability for the future.

WHY IT MATTERS

Access to essential needs like food creates the foundation for long-term financial security. Yet recently about 1 in 7 American households said they did not have enough to eat,* reflecting increasing economic pressure across income levels.

This isn't just about food. Food insecurity forces impossible choices between everyday necessities and limits the ability to get on strong financial footing. And our research shows that even higher income families feel the strain: In 2026, 62% say they aren't saving as much for retirement as they would like to, and everyday expenses (like food) is the top reason limiting their ability to save.[1]

62% say they aren't saving as much for retirement as they would like to, and everyday expenses (like food) is the top reason limiting their ability to save.[1]

WHAT WE'RE DOING

Through Allianz for Tomorrow, we work with leading local partners to bring more resources to this issue, combining flexible funding and employee time and engagement to address our communities' most urgent needs while strengthening their resilience over time.

WHAT WE'VE DELIVERED[2]

$1M
in charitable contributions committed to hunger relief

109K+
people provided with access to food through nonprofit partners

1,500+
employee volunteer hours dedicated to food and basic needs initiatives

* https://frac.org/hunger-poverty-america

[1] 2026 Annual Retirement Study of individuals age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+.

[2] Figures from 2025.

TRUSTED PARTNERS

Keystone Community Services (Keystone)
Since 2019, Allianz has helped distribute more than 500,000 pounds of fresh produce to community members at Allianz Field® through Free Farmers Markets, a critical source of healthy food in the summer months when need increases.

YouthLink
Employees bring our mission to life through initiatives like Allianz Impact Day, where more than 300 employee volunteers assemble 4,000 hygiene kits for local food shelves.

Minnesota United Football Club (MNUFC)
In partnership with MNUFC, we've raised the visibility of the increasing need for food through stadium activations, with up to 42% of fans rounding up to donate to partner nonprofits at the Allianz title night game at Allianz Field® each year.





HOW YOU CAN HELP

Engaging in or building local volunteer initiatives and supporting community organizations strengthens relationships, demonstrates leadership, and reinforces trust within the communities where you live and work.

Ways to increase food security

- **Volunteer or organize a food drive** for your local food bank: **www.feedingamerica.org/find-your-local-foodbank**
- **Assemble snack packs to donate** to your favorite local nonprofit: **www.matter.ngo/employee-engagement/**

Both opportunities are a simple way to bring together employees, customers, and community members to make a difference.

Building the workforce of the future

Opportunity isn't a single door – it's a series of moments where people see what's possible, recognize their potential, and take the leap to pursue it.

Through Allianz for Tomorrow, we invest in education, exposure, and planning to help people turn possibility into a career, and build a future with confidence.

WHY IT MATTERS

Access to gainful employment is a cornerstone of financial sustainability, helping individuals build independence and support long-term goals. Education and career readiness play an essential role in that journey. But without exposure to what's possible paired with strong financial planning, barriers to education, career skills, and networks, opportunities can be limited for many young people, affecting financial outcomes across generations.

WHAT WE'RE DOING

Allianz for Tomorrow shapes how we invest in the workforce of the future, exposing students to mentorship, pathways, and financial education that expands access to career opportunities, including within our industry.





WHAT WE'VE DELIVERED[1]

5K
youth supported through investments in nonprofits that provide college readiness and career skills programs

120+
students engaged through onsite and virtual mentoring and professional development

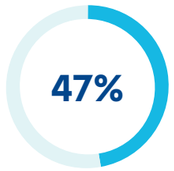
60+
paid college internships offered each summer, providing insights into our industry, real-world experience, and exposure to business and industry leaders

TRUSTED PARTNERS

Life Insurance Council of New York (LICONY)
As a longstanding member, we chair LICONY's Charitable Giving Committee and partner to provide an introduction to careers in the life insurance industry to high school students through the Talent Incubator Program (TIP).

BestPrep
More than 100 employees mentor high school students every year, providing meaningful one-on-one guidance culminating in an opportunity for students to come to our campus to hear from employees and leaders from across Allianz Life.

Wallin Education Partners
We provide funding, career presenters, and networking events to help reach 1,700 college students with academic advising, career development, and financial assistance, with many graduates leaving with far-below-average debt (averaging $4,600).



47% of high school students say work-based learning prepares them "a lot" for the future[1]

50% of the current insurance workforce is expected to retire within 10 years.



HOW YOU CAN HELP

Sharing career experiences and mentoring students can help expand access to opportunity and link students to meaningful pathways.

Reach out to your local school or an organization like **Junior Achievement** to help: **www.jausa.ja.org/volunteer/index**

[1] College Board, Career and Skill-Building Survey, September 2024

[2] https://www.uschamber.com/employment-law/the-america-works-report-industry-perspectives

[1] Figures from 2025.

Supporting financial and cognitive wellness across life's journey

A secure retirement is meant to be enjoyed – and what that looks like is different for everyone.

Through Allianz for Tomorrow, we support the confidence, connection, and peace of mind people need to enjoy what they've built at every stage of life.

WHY IT MATTERS

Financial security is shaped by more than income alone. Health, confidence, and peace of mind increasingly influence how people make decisions as they age – and how vulnerable they may become to financial risk.

For example, in our research, **60% of Americans report concern about the impact of physical and cognitive decline on their financial security,** yet many have not discussed these risks with a financial professional.[1] Closing that gap, proactively and thoughtfully, is one of the most meaningful ways we can deepen trust and help people enjoy what they've built.



60% of Americans report concern about the impact of physical and cognitive decline on their financial security

61% don't have any idea what their health care costs will be in retirement or how to pay for them[2]



WHAT WE'RE DOING

Through Allianz for Tomorrow, we combine research, nonprofit partnerships, and our own risk management experience to help people plan for and live well at every stage – and to support individuals, families, and financial professionals to have important conversations about aging and cognitive wellness.

[1] 2025 Annual Retirement Study of individuals age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+.
[2] 2026 Annual Retirement Study of individuals age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+.

TRUSTED PARTNERS

alzheimer's association

Alzheimer's Association Minnesota–North Dakota Chapter
Allianz Life provides board leadership and has raised more than $3.1 million to support financial security for individuals and families navigating dementia through our Driving to Donate charity golf tournament since 2010.

SENIOR COMMUNITY SERVICES | 75 YEARS

Senior Community Services
For more than eight years, Allianz Life has supported the Reimagine Aging Conference, helping equip caregivers, providers, and older adults with insight into digital advancements in aging and caregiving.

SMRLS SOUTHERN MINNESOTA

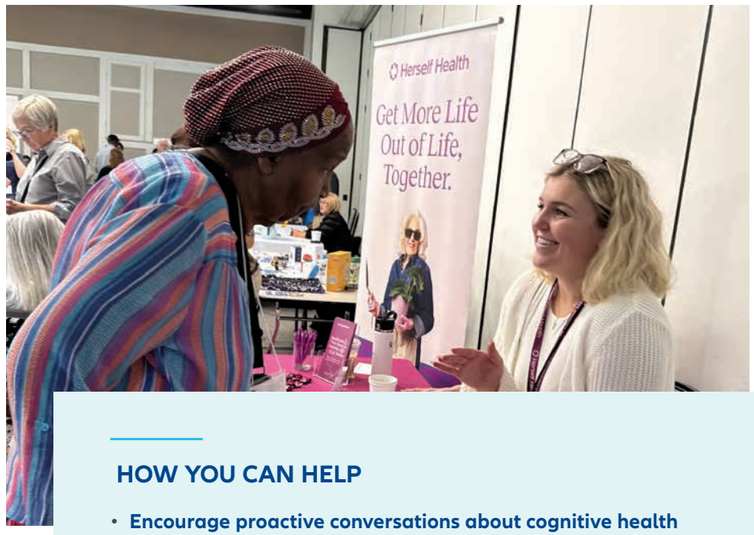
Southern Minnesota Regional Legal Services
In 2025, Allianz Life co-hosted the launch of a Senior Fair at Allianz Field®, offering seniors access to seminars, clinics, and direct support related to legal, financial, and protective needs.



WHAT WE'VE DELIVERED[1]

32K+
people trained in financial skills and risk prevention by our nonprofit partners

$250K+
raised for the Alzheimer's Association to support financial security for families affected by dementia



HOW YOU CAN HELP

- **Encourage proactive conversations about cognitive health and financial planning** to help family members and clients feel more prepared, reduce uncertainty, and build stronger long-term relationships
- **Help clients, customers, and community members access care** and support by partnering with organizations like the **Alzheimer's Association: www.alz.org**
- **Share tools like CareNextion, built with Allianz Life's support,** to help people juggle day-to-day caregiving responsibilities: **www.carenextion.org**

[1] Figures from 2025.

What's next?

Building long-term financial security takes time – and a steady commitment to what matters most.

Looking ahead, Allianz Life will continue to manage our business with discipline and foresight, strengthen partnerships that support community resilience, and invest in our people. Through Allianz for Tomorrow, we remain focused on supporting stability, opportunity, and informed decision-making, reinforcing the foundations that enable strong financial futures.

Products are issued by:

Allianz Life Insurance Company of North America

PO Box 59060
Minneapolis, MN 55459-0060

www.allianzlife.com | 800.950.1962

Registered index-linked annuities are distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.542.5427 www.allianzlife.com

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company. Registered index-linked annuity guarantees do not apply to the performance of the variable subaccount(s), which will fluctuate with market conditions.

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

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• Not insured by any federal government agency or NCUA/NCUSIF