Allianz

Allianz Life Insurance Company of North America

FIXED INDEX ANNUITY

Allianz Benefit Control+® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz Life Insurance Company of North America (Allianz). To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Protected Income Value (PIV) premium bonus	Fixed interest	Allocation charge[1]
30.00%	2.50%	0%

Accelerated PIV Interest Bonus Option	
PIV interest bonus	250.00%
Accumulation value interest factor	50.00%
Monthly sum with a cap	
S&P 500® Index	1.50%
Annual point-to-point with a cap	
S&P 500® Index	4.00%
1-year performance trigger	
S&P 500® Index	3.15%
1-year highest daily value with a participation rate	
Bloomberg US Dynamic Balance III ER Index	41%

Balanced PIV Interest Bonus Option	
PIV interest bonus	150.00%
Accumulation value interest factor	100.00%
Annual point-to-point with a participation rate	
Blended Futures Index+	40%
Bloomberg US Dynamic Balance III ER Index+	75%
Morgan Stanley Strategic Trends 10 ER Index+	45%
PIMCO Tactical Balanced ER Index+	70%
S&P 500® Futures Index ER+	35%

2-year MY point-to-point with a participation rate[2]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	100%	125%
Morgan Stanley Strategic Trends 10 ER Index+	50%	65%
PIMCO Tactical Balanced ER Index+	90%	115%
S&P 500® Futures Index ER+	40%	45%

5-year MY point-to-point with a participation rate[1,2,3]	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance III ER Index+	140%	160%	180%	200%	220%
Morgan Stanley Strategic Trends 10 ER Index+	85%	95%	105%	115%	130%
PIMCO Tactical Balanced ER Index+	130%	145%	165%	185%	205%
S&P 500® Futures Index ER+	45%	50%	55%	65%	75%

= Non-volatility-controlled indexes + Index Lock feature available.

[1] MY 5-year point-to-point crediting methods are subject to an allocation charge, deducted annually from the contract accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0.00%. After contract issue, the allocation charge percentage can only change when specified criteria are met, and can never be greater than the maximum allocation charge percentage of 2.5%. The specific criteria we monitor are the annual average U.S. 10-year Treasury rate for the calendar year, corporate bond downgrades for the calendar year, and investment-grade corporate bond defaults for the calendar year. We chose these criteria because they are related to the performance of the assets we use to provide the guaranteed portions of our fixed index annuities. Keep in mind that if the charge is triggered and implemented on the product, it may persist beyond the market conditions that triggered the charge. For more information refer to M-7381.

[2] MY 2-year point-to-point and MY 5-year point-to-point crediting methods are not available in New Hampshire.

[3] In Indiana, the ACR is 0%.

This material must be accompanied by a current Allianz Benefit Control+® Annuity consumer brochure (ABCPL-001) or appropriate state variation.

Lifetime withdrawal percentages

This table shows the withdrawal percentages that will apply based on the age when income withdrawals are started.

Age	Single life payment	Joint life payment
50-54	3.80%	3.30%
55-59	4.10%	3.60%
60-64	4.30%	3.80%
65-69	4.80%	4.30%
70-74	5.10%	4.60%
75-79	5.30%	4.80%
80+	5.60%	5.10%

The rates and allocation charge percentage specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary and may be higher or lower than prior rates but will not be less than the guaranteed minimums stated in the Statement of Understanding. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The PIV premium bonus, PIV interest bonus percentages, accumulation value interest factors, lifetime withdrawal percentage table, and maximum allocation charge percentage are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract.

The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower caps, lower participation rates, or other restrictions that are not included in similar annuities that don't offer a bonus feature.



For more information about the Allianz Benefit Control+® Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited,clients cannot purchase, directly participate in, or receive dividend payments from any of them through the contract.

There is potential for volatility-controlled indexes to underperform compared against benchmark indexes.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

"Bloomberg®" and the Bloomberg indices referenced herein (the "Indices", and each such index, an "Index") are trademarks or service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Index (collectively, "Bloomberg") and/or one or more third-party providers (each such provider, a "Third-Party Provider,") and have been licensed for use for certain purposes to Allianz Life Insurance Company of North America (the "Licensee"). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third- party products, company names and logos are trademarks or service marks, and remain the property, of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio.

Allianz

Allianz Life Insurance Company of North America

FIXED INDEX ANNUITY

Allianz 222+® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz Life Insurance Company of North America (Allianz). To find the current rates, **visit www.allianzlife.com/rates.** The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Protected Income Value (PIV) bonus	PIV interest bonus	Fixed interest	Allocation Charge[1]
50.00%	150.00%	3.20%	0%

Monthly sum with a cap	
S&P 500® Index	2.10%

Annual point-to-point with a cap	
S&P 500® Index	5.50%

1-year performance trigger	
S&P 500® Index	4.65%

1-year highest daily value with a participation rate	
Bloomberg US Dynamic Balance III ER Index	57%

Annual point-to-point with a participation rate	
Blended Futures Index+	70%
Bloomberg US Dynamic Balance III ER Index+	105%
Morgan Stanley Strategic Trends 10 ER Index+	75%
PIMCO Tactical Balanced ER Index+	100%
S&P 500® Futures Index ER+	55%

2-year MY point-to-point with a participation rate[2]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	135%	160%
Morgan Stanley Strategic Trends 10 ER Index+	80%	95%
PIMCO Tactical Balanced ER Index+	125%	150%
S&P 500® Futures Index ER+	57%	65%

5-year MY point-to-point with a participation rate[1,2,3]	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance III ER Index+	155%	180%	205%	230%	255%
Morgan Stanley Strategic Trends 10 ER Index+	100%	115%	130%	145%	160%
PIMCO Tactical Balanced ER Index+	150%	175%	200%	225%	250%
S&P 500® Futures Index ER+	60%	67%	75%	85%	95%

= Non-volatility-controlled indexes + Index Lock feature available.

[1] MY 5-year point-to-point crediting method is subject to an allocation charge, deducted annually from the contract accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. After contract issue, the allocation charge percentage can only change when specified criteria are met, and can never be greater than the maximum allocation charge percentage of 2.5%. The specific criteria we monitor are the annual average U.S. 10-year Treasury rate for the calendar year, corporate bond downgrades for the calendar year, and investment-grade corporate bond defaults for the calendar year. We chose these criteria because they are related to the performance of the assets we use to provide the guaranteed portions of our fixed index annuities. Keep in mind that if the charge is triggered and implemented on the product, it may persist beyond the market conditions that triggered the charge. For more information refer to M-7381.

[2] MY 2-year point-to-point and MY 5-year point-to-point crediting methods are not available in New Hampshire.

[3] In Indiana, the ACR is 0%.

This material must be accompanied by a current Allianz 222+® Annuity consumer brochure (222PL-001) and insert (222PL-001).

PIV lifetime withdrawal percentages

This table shows the withdrawal percentages that will apply based on the age when income withdrawals are started.

Age	Single lifetime withdrawal percentage	Joint lifetime withdrawal percentage
60-69	5.00%	4.50%
70-79	5.50%	5.00%
80-100	6.00%	5.50%

The rates and allocation charge percentage specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary and may be higher or lower than prior rates but will not be less than the guaranteed minimums stated in the Statement of Understanding. Rates may vary by state.

The PIV bonus, PIV interest bonus, lifetime withdrawal percentage table, and maximum allocation charge percentage are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract. The PIV bonus and PIV interest bonus are credited only to the Protected Income Value.

To receive the PIV, including the value of these bonuses, the contract must be held for at least 10 contract years and then lifetime withdrawals must be taken between the ages of 60 and 100. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.



For more information about the Allianz 222+® Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the contract.

There is potential for volatility-controlled indexes to underperform compared against benchmark indexes.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

"Bloomberg®" and the Bloomberg indices referenced herein (the "Indices", and each such index, an "Index") are trademarks or service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Index (collectively, "Bloomberg") and/or one or more third-party providers (each such provider, a "Third-Party Provider,") and have been licensed for use for certain purposes to Allianz Life Insurance Company of North America (the "Licensee"). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third- party products, company names and logos are trademarks or service marks, and remain the property, of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest[1]	
Year 1 (base rate + 3.5% enhancement)	8.00%
Year 2 (base rate)	4.50%

Annual point-to-point with a participation rate	
BlackRock iBLD Claria® ER Index[+, 2]	180%
Bloomberg US Dynamic Balance II ER Index[+]	155%
PIMCO Tactical Balanced ER Index[+]	145%

Monthly sum with a cap	
S&P 500® Index	2.50%

Annual point-to-point with a cap	
S&P 500® Index	8.75%

2-year MY point-to-point with a participation rate[3]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance II ER Index[+]	200%	225%
PIMCO Tactical Balanced ER Index[+]	190%	215%
S&P 500® Futures Daily Risk Control 5% Index[+]	215%	240%

5-year MY point-to-point with a participation rate[3]	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance II ER Index[+]	250%	275%	300%	325%	350%
PIMCO Tactical Balanced ER Index[+]	250%	275%	300%	325%	350%
S&P 500® Futures Daily Risk Control 5% Index[+]	265%	300%	320%	350%	375%

= Non-volatility-controlled indexes [+] Index Lock feature available.

[1] New business rates are subject to change each month. After the second year, renewal rates will be declared on the contract anniversary and guaranteed for the following contract year. While we manage renewal rates off of the base rate, they may vary from year to year.

[2] Index not available in Iowa.

[3] MY 2-year point-to-point and MY 5-year point-to-point crediting methods are subject to an allocation charge, deducted annually from the contract accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0.00%. After contract issue, the allocation charge percentage can only change when specified criteria are met, and can never be greater than the maximum allocation charge percentage of 2.5%. The specific criteria we monitor are the annual average U.S. 10-year Treasury rate for the calendar year, corporate bond downgrades for the calendar year, and investment-grade corporate bond defaults for the calendar year. We chose these criteria because they are related to the performance of the assets we use to provide the guaranteed portions of our fixed index annuities. Keep in mind that if the charge is triggered and implemented on the product, it may persist beyond the market conditions that triggered the charge. For more information refer to M-7381.

This material must be accompanied by a current Allianz Accumulation Advantage® Annuity consumer brochure (AAA-001).

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the annuity contract.

Current rates with initial premium less than $100,000

Fixed interest[1]	
Year 1 (base rate + 3.5% enhancement)	7.50%
Year 2 (base rate)	4.00%

Monthly sum with a cap	
S&P 500® Index	2.20%

Annual point-to-point with a participation rate	
BlackRock iBLD Claria® ER Index +, 2	160%
Bloomberg US Dynamic Balance II ER Index +	135%
PIMCO Tactical Balanced ER Index +	125%

Annual point-to-point with a cap	
S&P 500® Index	7.75%

2-year MY point-to-point with a participation rate[3]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance II ER Index +	180%	205%
PIMCO Tactical Balanced ER Index +	170%	195%
S&P 500® Futures Daily Risk Control 5% Index +	190%	215%

5-year MY point-to-point with a participation rate[3]	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance II ER Index +	210%	235%	260%	285%	310%
PIMCO Tactical Balanced ER Index +	210%	235%	260%	285%	310%
S&P 500® Futures Daily Risk Control 5% Index +	235%	260%	285%	310%	335%

= Non-volatility-controlled indexes + Index Lock feature available.

The caps, participation rates, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. The minimum monthly cap for the monthly sum with a cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum annual participation rate for the annual point-to-point with a participation rate crediting method is 10%. The minimum annual participation rate for the MY 2-year and MY 5-year point-to-point with a participation rate crediting methods is 5%. Rates may vary by state.



For more information about the Allianz Accumulation Advantage® Annuity, **CONTACT YOUR FINANCIAL PROFESSIONAL.**

The BlackRock iBLD Claria® ER Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between the components daily based on historical realized volatility of the components. The index tracks the return in excess of a benchmark rate. Annually, BlackRock will set allocations to the ETFs within each of the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares Russell 2000 ETF, iShares Core S&P 500 ETF, iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares 1-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF, iShares 7-10 year Treasury Bond ETF. The cash component is represented by the 3 month LIBOR rate.

The BlackRock iBLD Claria® ER Index (the "Index") is a product of BlackRock Index Services, LLC and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. The Allianz product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the Allianz product. BlackRock makes no representation or warranty, express or implied, to the owners of the Allianz product or any member of the public regarding the advisability of investing the Allianz product or the ability of the Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the Index.

The Bloomberg US Dynamic Balance II ER Index is comprised of the Bloomberg US Aggregate Custom RBI Unfunded Index and the Bloomberg US Equity Custom Futures ER Index and shifts weighting daily between them based on realized market volatility. The Bloomberg US Aggregate Custom RBI Unfunded Index is comprised of a portfolio of derivative instruments that are designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a benchmark rate. The Bloomberg US Equity Custom Futures ER Index is designed to provide exposure to large cap U.S. stocks in excess of a benchmark rate.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage+® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest	Premium bonus[1]
3.15%	16.00%

Annual point-to-point with a participation rate	Standard	Enhanced[2]
Blended Futures Index[+]	45%	70%
Bloomberg US Dynamic Balance III ER Index[+]	95%	135%
Morgan Stanley Strategic Trends 10 ER Index[+]	50%	75%
PIMCO Tactical Balanced ER Index[+]	85%	125%
S&P 500® Futures Index ER[+]	40%	50%

1-year highest daily value with a participation rate	Standard	Enhanced[2]
Bloomberg US Dynamic Balance III ER Index	53%	76%

Monthly sum with a cap	Standard	Enhanced[2]
S&P 500® Index	1.80%	2.30%

Annual point-to-point with a cap	Standard	Enhanced[2]
S&P 500® Index	6.00%	7.75%

1-year performance trigger	Standard	Enhanced[2]
S&P 500® Index	4.60%	5.85%

2-year MY point-to-point with a participation rate[4]	Standard (year 1)	Standard (year 2)	Enhanced[2] (year 1)	Enhanced[2] (year 2)
Bloomberg US Dynamic Balance III ER Index[+]	100%	125%	160%	185%
Morgan Stanley Strategic Trends 10 ER Index[+]	60%	75%	90%	115%
PIMCO Tactical Balanced ER Index[+]	90%	115%	145%	170%
S&P 500® Futures Index ER[+]	42%	45%	55%	60%

5-year MY point-to-point with a participation rate[3,4]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	125%	145%	165%	185%	205%
Morgan Stanley Strategic Trends 10 ER Index[+]	70%	80%	90%	100%	115%
PIMCO Tactical Balanced ER Index[+]	115%	130%	145%	165%	185%
S&P 500® Futures Index ER[+]	45%	50%	55%	60%	70%

5-year MY point-to-point with a participation rate[3,4]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	195%	220%	245%	270%	295%
Morgan Stanley Strategic Trends 10 ER Index[+]	115%	130%	145%	160%	180%
PIMCO Tactical Balanced ER Index[+]	170%	195%	220%	245%	270%
S&P 500® Futures Index ER[+]	55%	60%	65%	75%	85%

= Non-volatility-controlled indexes [+] Index Lock feature available.

Current rates with initial premium less than $100,000

Fixed interest	Premium bonus[1]
2.65%	16.00%

Monthly sum with a cap	Standard	Enhanced[2]
S&P 500® Index	1.50%	2.00%

Annual point-to-point with a participation rate	Standard	Enhanced[2]
Blended Futures Index[+]	35%	55%
Bloomberg US Dynamic Balance III ER Index[+]	75%	115%
Morgan Stanley Strategic Trends 10 ER Index[+]	35%	60%
PIMCO Tactical Balanced ER Index[+]	65%	105%
S&P 500® Futures Index ER[+]	25%	40%

Annual point-to-point with a cap	Standard	Enhanced[2]
S&P 500® Index	3.75%	5.50%

1-year performance trigger	Standard	Enhanced[2]
S&P 500® Index	2.85%	4.10%

1-year highest daily value with a participation rate	Standard	Enhanced[2]
Bloomberg US Dynamic Balance III ER Index	42%	64%

2-year MY point-to-point with a participation rate[4]	Standard (year 1)	Standard (year 2)	Enhanced[2] (year 1)	Enhanced[2] (year 2)
Bloomberg US Dynamic Balance III ER Index[+]	80%	95%	130%	155%
Morgan Stanley Strategic Trends 10 ER Index[+]	40%	55%	75%	95%
PIMCO Tactical Balanced ER Index[+]	70%	90%	120%	145%
S&P 500® Futures Index ER[+]	27%	30%	42%	45%

5-year MY point-to-point with a participation rate[3,4]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	105%	120%	135%	150%	165%
Morgan Stanley Strategic Trends 10 ER Index[+]	50%	55%	65%	75%	85%
PIMCO Tactical Balanced ER Index[+]	90%	105%	120%	135%	150%
S&P 500® Futures Index ER[+]	30%	35%	40%	45%	50%

5-year MY point-to-point with a participation rate[3,4]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	165%	185%	210%	235%	260%
Morgan Stanley Strategic Trends 10 ER Index[+]	90%	105%	120%	135%	150%
PIMCO Tactical Balanced ER Index[+]	145%	165%	185%	210%	235%
S&P 500® Futures Index ER[+]	45%	50%	55%	60%	70%

= Non-volatility-controlled indexes [+] Index Lock feature available.

The caps, participation rates, trigger interest rate, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each new crediting period. The minimum monthly cap for the monthly sum with a cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum trigger interest rate is 0.15%. The minimum annual participation rate for the annual point-to-point with a participation rate crediting method is 5%. The minimum annual participation rate for the MY 2-year and MY 5-year point-to-point with a participation rate crediting methods is 5%. The minimum annual fixed interest rate is 0.10%. Rates may vary by state.

For more information about the Allianz Accumulation Advantage+® Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage+® Select Annuity

Guide to current rates as of 11/17/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest	Premium bonus[1]	Premium bonus rider charge[2]
3.15%	23.00%	0.95%

Annual point-to-point with a participation rate	Standard	Enhanced[3]
Blended Futures Index+	45%	70%
Bloomberg US Dynamic Balance III ER Index+	95%	135%
Morgan Stanley Strategic Trends 10 ER Index+	50%	75%
PIMCO Tactical Balanced ER Index+	85%	125%
S&P 500® Futures Index ER+	40%	50%

1-year highest daily value with a participation rate	Standard	Enhanced[3]
Bloomberg US Dynamic Balance III ER Index	53%	76%

Monthly sum with a cap	Standard	Enhanced[3]
S&P 500® Index	1.80%	2.30%

Annual point-to-point with a cap	Standard	Enhanced[3]
S&P 500® Index	6.00%	7.75%

1-year performance trigger	Standard	Enhanced[3]
S&P 500® Index	4.60%	5.85%

2-year MY point-to-point with a participation rate[4]	Standard (year 1)	Standard (year 2)	Enhanced[3] (year 1)	Enhanced[3] (year 2)
Bloomberg US Dynamic Balance III ER Index+	100%	125%	160%	185%
Morgan Stanley Strategic Trends 10 ER Index+	60%	75%	90%	115%
PIMCO Tactical Balanced ER Index+	90%	115%	145%	170%
S&P 500® Futures Index ER+	42%	45%	55%	60%

5-year MY point-to-point with a participation rate[4,5]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index+	125%	145%	165%	185%	205%
Morgan Stanley Strategic Trends 10 ER Index+	70%	80%	90%	100%	115%
PIMCO Tactical Balanced ER Index+	115%	130%	145%	165%	185%
S&P 500® Futures Index ER+	45%	50%	55%	60%	70%

5-year MY point-to-point with a participation rate[4,5]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index+	195%	220%	245%	270%	295%
Morgan Stanley Strategic Trends 10 ER Index+	115%	130%	145%	160%	180%
PIMCO Tactical Balanced ER Index+	170%	195%	220%	245%	270%
S&P 500® Futures Index ER+	55%	60%	65%	75%	85%

= Non-volatility-controlled indexes + Index Lock feature available.

This material must be accompanied by the Allianz® Accumulation FIA consumer brochure (AAA10-001) and the Allianz Accumulation Advantage+® Select Annuity brochure insert (AAA10-001-PLS) or appropriate state variation.

Current rates with initial premium less than $100,000

Fixed interest	Premium bonus[1]	Premium bonus rider charge[2]
2.65%	23.00%	0.95%

Annual point-to-point with a participation rate	Standard	Enhanced[3]
Blended Futures Index[+]	35%	55%
Bloomberg US Dynamic Balance III ER Index[+]	75%	115%
Morgan Stanley Strategic Trends 10 ER Index[+]	35%	60%
PIMCO Tactical Balanced ER Index[+]	65%	105%
S&P 500® Futures Index ER[+]	25%	40%

1-year highest daily value with a participation rate	Standard	Enhanced[3]
Bloomberg US Dynamic Balance III ER Index	42%	64%

Monthly sum with a cap	Standard	Enhanced[3]
S&P 500® Index	1.50%	2.00%

Annual point-to-point with a cap	Standard	Enhanced[3]
S&P 500® Index	3.75%	5.50%

1-year performance trigger	Standard	Enhanced[3]
S&P 500® Index	2.85%	4.10%

2-year MY point-to-point with a participation rate[4]	Standard (year 1)	Standard (year 2)	Enhanced[3] (year 1)	Enhanced[3] (year 2)
Bloomberg US Dynamic Balance III ER Index[+]	80%	95%	130%	155%
Morgan Stanley Strategic Trends 10 ER Index[+]	40%	55%	75%	95%
PIMCO Tactical Balanced ER Index[+]	70%	90%	120%	145%
S&P 500® Futures Index ER[+]	27%	30%	42%	45%

5-year MY point-to-point with a participation rate[4,5]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	105%	120%	135%	150%	165%
Morgan Stanley Strategic Trends 10 ER Index[+]	50%	55%	65%	75%	85%
PIMCO Tactical Balanced ER Index[+]	90%	105%	120%	135%	150%
S&P 500® Futures Index ER[+]	30%	35%	40%	45%	50%

5-year MY point-to-point with a participation rate[4,5]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	165%	185%	210%	235%	260%
Morgan Stanley Strategic Trends 10 ER Index[+]	90%	105%	120%	135%	150%
PIMCO Tactical Balanced ER Index[+]	145%	165%	185%	210%	235%
S&P 500® Futures Index ER[+]	45%	50%	55%	60%	70%

= Non-volatility-controlled indexes [+] Index Lock feature available.

The caps, participation rates, trigger interest rate, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each new crediting period. The minimum monthly cap for the monthly sum with a cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum trigger interest rate is 0.15%. The minimum annual participation rate for the annual point-to-point with a participation rate crediting method is 5%. The minimum annual participation rate for the MY 2-year and MY 5-year point-to-point with a participation rate crediting methods is 5%. The minimum annual fixed interest rate is 0.10%. Rates may vary by state.

For more information about the Allianz Accumulation Advantage+® Select Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage Classic™ Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest
4.10%

Annual point-to-point with a participation rate	Standard	Enhanced[1]
Blended Futures Index+	90%	115%
Bloomberg US Dynamic Balance III ER Index+	150%	190%
Morgan Stanley Strategic Trends 10 ER Index+	105%	130%
PIMCO Tactical Balanced ER Index+	155%	190%
S&P 500® Futures Index ER+	65%	80%

1-year highest daily value with a participation rate	Standard	Enhanced[1]
Bloomberg US Dynamic Balance III ER Index	89%	112%

Monthly sum with a cap	Standard	Enhanced[1]
S&P 500® Index	2.60%	3.10%

Annual point-to-point with a cap	Standard	Enhanced[1]
S&P 500® Index	9.25%	11.00%

1-year performance trigger	Standard	Enhanced[1]
S&P 500® Index	7.25%	8.50%

2-year MY point-to-point with a participation rate[3]	Standard (year 1)	Standard (year 2)	Enhanced[1] (year 1)	Enhanced[1] (year 2)
Bloomberg US Dynamic Balance III ER Index+	195%	220%	235%	280%
Morgan Stanley Strategic Trends 10 ER Index+	110%	130%	145%	170%
PIMCO Tactical Balanced ER Index+	200%	225%	230%	280%
S&P 500® Futures Index ER+	70%	85%	85%	100%

5-year MY point-to-point with a participation rate[2,3]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index+	255%	280%	305%	330%	355%
Morgan Stanley Strategic Trends 10 ER Index+	140%	160%	180%	200%	220%
PIMCO Tactical Balanced ER Index+	260%	285%	310%	335%	360%
S&P 500® Futures Index ER+	80%	90%	100%	110%	125%

5-year MY point-to-point with a participation rate[2,3]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index+	345%	370%	395%	420%	445%
Morgan Stanley Strategic Trends 10 ER Index+	180%	205%	230%	255%	285%
PIMCO Tactical Balanced ER Index+	345%	370%	395%	420%	445%
S&P 500® Futures Index ER+	95%	102%	110%	125%	140%

= Non-volatility-controlled indexes + Index Lock feature available.

This material must be accompanied by a current Allianz Accumulation Advantage Classic™ Annuity consumer brochure (AAAC-001) or appropriate state variation.

Current rates with initial premium less than $100,000

Fixed interest
3.60%

Monthly sum with a cap	Standard	Enhanced[1]
S&P 500® Index	2.30%	2.80%

Annual point-to-point with a participation rate	Standard	Enhanced[1]
Blended Futures Index[+]	80%	105%
Bloomberg US Dynamic Balance III ER Index[+]	130%	170%
Morgan Stanley Strategic Trends 10 ER Index[+]	90%	115%
PIMCO Tactical Balanced ER Index[+]	135%	175%
S&P 500® Futures Index ER[+]	55%	65%

Annual point-to-point with a cap	Standard	Enhanced[1]
S&P 500® Index	7.00%	8.75%

1-year highest daily value with a participation rate	Standard	Enhanced[1]
Bloomberg US Dynamic Balance III ER Index	78%	100%

1-year performance trigger	Standard	Enhanced[1]
S&P 500® Index	5.25%	6.75%

2-year MY point-to-point with a participation rate[3]	Standard (year 1)	Standard (year 2)	Enhanced[1] (year 1)	Enhanced[1] (year 2)
Bloomberg US Dynamic Balance III ER Index[+]	145%	190%	205%	250%
Morgan Stanley Strategic Trends 10 ER Index[+]	90%	110%	125%	150%
PIMCO Tactical Balanced ER Index[+]	150%	200%	205%	255%
S&P 500® Futures Index ER[+]	60%	70%	70%	85%

5-year MY point-to-point with a participation rate[2,3]	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	215%	240%	265%	290%	315%
Morgan Stanley Strategic Trends 10 ER Index[+]	120%	135%	150%	170%	190%
PIMCO Tactical Balanced ER Index[+]	225%	250%	275%	300%	325%
S&P 500® Futures Index ER[+]	65%	75%	85%	95%	105%

5-year MY point-to-point with a participation rate[2,3]	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index[+]	305%	330%	355%	380%	405%
Morgan Stanley Strategic Trends 10 ER Index[+]	160%	180%	205%	230%	255%
PIMCO Tactical Balanced ER Index[+]	315%	340%	365%	390%	415%
S&P 500® Futures Index ER[+]	80%	90%	100%	110%	125%

= Non-volatility-controlled indexes [+] Index Lock feature available.

The rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary and may be higher or lower than prior rates but will not be less than the guaranteed minimums stated in the Statement of Understanding. The minimum fixed interest rate is 0.10%. Rates may vary by state.

For more information about the Allianz Accumulation Advantage Classic™ Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage 5™ Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest
5.00%

Annual point-to-point with a participation rate	
Bloomberg US Dynamic Balance III ER Index+	195%
PIMCO Tactical Balanced ER Index+	185%
S&P 500® Futures Index ER+	75%

Annual point-to-point with a cap	
Nasdaq-100® Index	10.00%
Russell 2000® Index	10.50%
S&P 500® Index	10.75%

1-year performance trigger	
Nasdaq-100® Index	7.70%
Russell 2000® Index	7.80%
S&P 500® Index	8.20%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	260%	285%
PIMCO Tactical Balanced ER Index+	240%	265%
S&P 500® Futures Index ER+	80%	100%

= Non-volatility-controlled indexes + Index Lock feature available.

This material must be accompanied by a current Allianz Accumulation Advantage 5™ Annuity consumer brochure (AAA5-001).

[1] MY point-to-point crediting method is only available to allocate to during the first 5 contract years. See the Statement of Understanding (SOU) for more details.

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the annuity contract.

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

Current rates with initial premium less than $100,000

Fixed interest
4.50%

Annual point-to-point with a participation rate	
Bloomberg US Dynamic Balance III ER Index+	175%
PIMCO Tactical Balanced ER Index+	160%
S&P 500® Futures Index ER+	65%

Annual point-to-point with a cap	
Nasdaq-100® Index	8.00%
Russell 2000® Index	8.00%
S&P 500® Index	8.25%

1-year performance trigger	
Nasdaq-100® Index	5.70%
Russell 2000® Index	5.80%
S&P 500® Index	6.20%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	235%	260%
PIMCO Tactical Balanced ER Index+	215%	240%
S&P 500® Futures Index ER+	70%	85%

= Non-volatility-controlled indexes + Index Lock feature available.

The caps, trigger interest rates, participation rates, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. The minimum trigger interest rate is 0.15%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum participation rate for the annual point-to-point with a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

For more information about the Allianz Accumulation Advantage 5™ Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage 7® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz. To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.

Current rates with initial premium of $100,000 or greater

Fixed interest
4.60%

Annual point-to-point with a cap	
S&P 500® Index	9.75%

Annual point-to-point with a participation rate	
Bloomberg US Dynamic Balance III ER Index+	160%
PIMCO Tactical Balanced ER Index+	165%
S&P 500® Futures Index ER+	65%

1-year performance trigger	
S&P 500® Index	7.35%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	210%	235%
PIMCO Tactical Balanced ER Index+	210%	235%
S&P 500® Futures Index ER+	70%	85%

= Non-volatility-controlled indexes + Index Lock feature available.

This material must be accompanied by a current Allianz Accumulation Advantage 7® Annuity consumer brochure (AAA7-001).

[1] MY point-to-point crediting method is only available to allocate to during the first 7 contract years. See the Statement of Understanding (SOU) for more details.

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the annuity contract.

Current rates with initial premium less than $100,000

Fixed interest
4.10%

Annual point-to-point with a cap	
S&P 500® Index	7.50%

Annual point-to-point with a participation rate	
Bloomberg US Dynamic Balance III ER Index+	140%
PIMCO Tactical Balanced ER Index+	140%
S&P 500® Futures Index ER+	55%

1-year performance trigger	
S&P 500® Index	5.35%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index+	185%	210%
PIMCO Tactical Balanced ER Index+	185%	210%
S&P 500® Futures Index ER+	60%	70%

= Non-volatility-controlled indexes + Index Lock feature available.

The caps, participation rates, trigger interest rate, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. The minimum trigger interest rate is 0.15%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum participation rate for the annual point-to-point with a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.



For more information about the Allianz Accumulation Advantage 7® Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Core Income 7® Annuity

Guide to current rates as of 11/3/2026

New business rates are not guaranteed and are subject to change at the discretion of Allianz Life Insurance Company of North America (Allianz). To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded.

Rider charge[1]
1.25%

Annual point-to-point with a cap	
Nasdaq-100® Index	4.25%
Russell 2000® Index	4.25%
S&P 500® Index	4.00%
Bloomberg US Dynamic Balance Index II	3.75%

= Non-volatility-controlled indexes

[†] Index Lock feature available.

Fixed interest	
2.60%	

Annual point-to-point with a spread	
Bloomberg US Dynamic Balance Index II	4.25%

Annual point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index[†]	90%

2-year point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index[†]	135%

The caps, spread, participation rates, and interest rate specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. The minimum annual cap for the annual point-to-point with cap crediting method is 0.25%. The maximum annual spread for the annual point-to-point with spread crediting method is 12%.

The minimum participation rate for the annual point-to-point with a participation rate and the 2-year point-to-point with a participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The maximum rider charge percentage and lifetime withdrawal percentage table are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract.

For more information about the Core Income 7® Annuity and Core Income Benefit rider, **CONTACT YOUR FINANCIAL PROFESSIONAL.**

[1] The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The initial rider charge percentage is guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year, but will never be greater than the maximum rider charge percentage of 1.25%.

• 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

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the annuity contract.

This material must be accompanied by a current Core Income 7® Annuity and Core Income Benefit rider consumer brochure (CB95374) if applicable.

M-7251 (R-11/2026)

Lifetime withdrawal percentages

This table shows the base withdrawal percentages and annual increase percentages that will apply based on when lifetime withdrawals are started according to the Core Income Benefit rider. The initial lifetime withdrawal is calculated by multiplying the lifetime withdrawal percentage by the greater of the accumulation value or the net premium.

Level Income offers steady, predictable lifetime withdrawals.
Increasing Income offers lifetime withdrawals with the potential to increase.

	Level Income		Increasing Income		
Age at issue	**Single**	**Joint**	**Single**	**Joint**	**Annual increase %***
0-50	6.00%	5.50%	5.10%	4.60%	0.45%
51	6.10%	5.60%	5.20%	4.70%	0.45%
52	6.20%	5.70%	5.30%	4.80%	0.45%
53	6.30%	5.80%	5.40%	4.90%	0.45%
54	6.40%	5.90%	5.50%	5.00%	0.45%
55	6.50%	6.00%	5.60%	5.10%	0.50%
56	6.60%	6.10%	5.70%	5.20%	0.50%
57	6.75%	6.25%	5.85%	5.35%	0.50%
58	6.85%	6.35%	5.95%	5.45%	0.50%
59	6.95%	6.45%	6.05%	5.55%	0.50%
60	7.10%	6.60%	6.20%	5.70%	0.55%
61	7.25%	6.75%	6.35%	5.85%	0.55%
62	7.40%	6.90%	6.50%	6.00%	0.55%
63	7.55%	7.05%	6.65%	6.15%	0.55%
64	7.65%	7.15%	6.75%	6.25%	0.55%
65	7.85%	7.35%	6.95%	6.45%	0.60%
66	7.95%	7.45%	7.05%	6.55%	0.60%
67	8.05%	7.55%	7.15%	6.65%	0.60%
68	8.15%	7.65%	7.25%	6.75%	0.60%
69	8.25%	7.75%	7.35%	6.85%	0.60%
70	8.40%	7.90%	7.50%	7.00%	0.65%
71	8.45%	7.95%	7.55%	7.05%	0.65%
72	8.50%	8.00%	7.60%	7.10%	0.65%
73	8.55%	8.05%	7.65%	7.15%	0.65%
74	8.60%	8.10%	7.70%	7.20%	0.65%
75	8.65%	8.15%	7.75%	7.25%	0.70%
76	8.70%	8.20%	7.80%	7.30%	0.70%
77	8.80%	8.30%	7.90%	7.40%	0.70%
78	8.90%	8.40%	8.00%	7.50%	0.70%
79	9.00%	8.50%	8.10%	7.60%	0.70%
80+	9.10%	8.60%	8.20%	7.70%	0.75%

* Annual increase percentages do not apply until the age of the (younger) covered person is greater than or equal to 45. The earliest lifetime withdrawals can begin is age 50.