

Allianz fixed index annuity

# Allianz Benefit Control<sup>®</sup> Annuity

Guide to current rates as of 6/1/2021

These rates are current only as of the date indicated above. 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](http://www.allianzlife.com/rates)**. The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Protected Income Value (PIV) bonus	Fixed interest	Allocation charge <sup>1</sup>
25.00%	1.20%	0.95%

Accelerated PIV Interest Bonus Option		Balanced PIV Interest Bonus Option	
PIV interest bonus	250.00%	PIV interest bonus	150.00%
Accumulation value interest factor	50.00%	Accumulation value interest factor	100.00%

Monthly sum with cap		Annual point-to-point with cap <sup>1</sup>	
Nasdaq-100 <sup>®</sup> Index	1.60%	BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	2.65%
Russell 2000 <sup>®</sup> Index	1.60%	Bloomberg US Dynamic Balance Index II	3.00%
S&P 500 <sup>®</sup> Index	1.30%	Nasdaq-100 <sup>®</sup> Index	3.00%
		PIMCO Tactical Balanced Index	2.90%
		Russell 2000 <sup>®</sup> Index	3.00%
		S&P 500 <sup>®</sup> Index	3.00%

Annual point-to-point with spread <sup>1</sup>		Annual point-to-point with participation rate <sup>1</sup>	
BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	3.35%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>2</sup>	65.00%
Bloomberg US Dynamic Balance Index II	3.60%	Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	60.00%
PIMCO Tactical Balanced Index	3.60%	PIMCO Tactical Balanced ER Index <sup>†</sup>	60.00%

2-year point-to-point with participation rate <sup>1</sup>	
BlackRock iBLD Claria <sup>®</sup> ER Index <sup>2</sup>	85.00%
Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	80.00%
PIMCO Tactical Balanced ER Index <sup>†</sup>	80.00%

<sup>†</sup> Index lock feature available

<sup>1</sup> Annual point-to-point and 2-year point-to-point crediting methods are subject to an allocation charge, deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0.95%. 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 US 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.

<sup>2</sup> Index not available in Iowa.



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

ABC-020 (R-6/2021)

## 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	3.00%	2.50%
55-59	3.50%	3.00%
60-69	4.00%	3.50%
70-79	4.50%	4.00%
80+	5.00%	4.50%

The caps, spreads, participation rates, interest rate, 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. The minimum monthly cap for the monthly sum with cap crediting method is 0.50%. 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 annual participation rate for the annual point-to-point with participation rate and 2-year point-to-point with participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The PIV 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.

Both 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. You will not receive these bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Lifetime withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, 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<sup>®</sup> Annuity, contact your financial professional.**

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The PIMCO Tactical Balanced Index is comprised of the S&P 500® Index, a bond component comprised of the PIMCO Synthetic Bond Index and a duration overlay, and cash, and shifts weighting between them daily based on historical realized volatility of the components. The PIMCO Synthetic Bond Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. investment-grade and Treasury bond markets.

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The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large-cap U.S. stocks in excess of a benchmark rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. investment-grade and Treasury bond markets in excess of a benchmark rate.

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The BlackRock iBLD Claria® Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. 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 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® Index and the BlackRock iBLD Claria® ER Index (the "Indices") are products of BlackRock Index Services, LLC and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® Index, 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 Indices 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 in 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 Indices or any data or communication related thereto nor does it have any liability for any errors, omissions, or interruptions of the Indices.

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

Allianz fixed  
index annuity

# Allianz 222 Annuity

Guide to current rates as of 6/1/2021

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Protected Income Value (PIV) bonus	PIV interest bonus	Fixed interest
18.00%	50.00%	1.30%

Monthly sum with cap	
Nasdaq-100® Index	1.70%
Russell 2000® Index	1.70%
S&P 500® Index	1.40%

Annual point-to-point with spread <sup>1</sup>	
BlackRock iBLD Claria® Index <sup>2</sup>	3.85%
Bloomberg US Dynamic Balance Index II	4.10%
PIMCO Tactical Balanced Index	4.10%

2 year point-to-point with participation rate <sup>1,3</sup>	
BlackRock iBLD Claria® ER Index <sup>2</sup>	75.00%
Bloomberg US Dynamic Balance II ER Index <sup>4</sup>	70.00%
PIMCO Tactical Balanced ER Index <sup>4</sup>	70.00%

Annual point-to-point with cap <sup>1</sup>	
BlackRock iBLD Claria® Index <sup>2</sup>	2.15%
Bloomberg US Dynamic Balance Index II	2.50%
Nasdaq-100® Index	2.50%
PIMCO Tactical Balanced Index	2.40%
Russell 2000® Index	2.50%
S&P 500® Index	2.50%

Annual point-to-point with participation rate <sup>1</sup>	
BlackRock iBLD Claria® ER Index <sup>2</sup>	55.00%
Bloomberg US Dynamic Balance II ER Index <sup>4</sup>	50.00%
PIMCO Tactical Balanced ER Index <sup>4</sup>	50.00%

<sup>1</sup> Index lock feature available

<sup>1</sup> Annual point-to-point and 2-year point-to-point crediting methods (Group A allocations) 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%. 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 US 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.

<sup>2</sup> Index not available in Iowa.

<sup>3</sup> Crediting method not available in New Hampshire.



This material must be accompanied by a current Allianz 222® Annuity consumer brochure (CB95352-1) and insert (CB95352-B).

## 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	4.50%	4.00%
70-79	5.00%	4.50%
80-100	5.50%	5.00%

The caps, spreads, participation rates, interest rate, 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. The minimum monthly cap for the monthly sum with cap crediting method is 0.50%. 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 annual participation rate for the annual point-to-point with participation rate and 2-year point-to-point with participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. 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 bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.



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The Russell 2000<sup>®</sup> Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000<sup>®</sup> Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000<sup>®</sup> 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.

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The PIMCO Tactical Balanced Index is comprised of the S&P 500® Index, a bond component comprised of the PIMCO Synthetic Bond Index and a duration overlay, and cash, and shifts weighting between them daily based on historical realized volatility of the components. The PIMCO Synthetic Bond Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. investment-grade and Treasury bond markets. The "PIMCO Tactical Balanced Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and Pacific Investment Management Company LLC ("PIMCO"), and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Allianz. PIMCO's Trademark(s) are trademarks of PIMCO and have been licensed for use by SPDJ and Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, their respective affiliates, or PIMCO and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the PIMCO Tactical Balanced Index.

The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a benchmark rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. investment-grade and Treasury bond markets in excess of a benchmark rate.

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The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Index.

The BlackRock iBLD Claria® Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. 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 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® Index and the BlackRock iBLD Claria® ER Index (the "Indices") are products of BlackRock Index Services, LLC and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® Index, 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 Indices 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 in 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 Indices or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the Indices.

The Bloomberg US Dynamic Balance Index II is comprised of the Bloomberg Barclays US Aggregate RBI Series 1 Index, the S&P 500® Index, and cash, and shifts weighting daily between them based on realized market volatility. The Bloomberg Barclays US Aggregate RBI Series 1 Index is comprised of a portfolio of derivative instruments plus cash that are designed to track the Bloomberg Barclays US Aggregate Bond Index. The Bloomberg Barclays US Aggregate Bond Index is comprised of Bloomberg Barclays US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities. The Bloomberg US Dynamic Balance II ER Index is comprised of the Bloomberg Barclays 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 Barclays 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.

The Bloomberg US Dynamic Balance Index II (a "Bloomberg Index") is the property of Bloomberg Index Services Limited and is derived and calculated based on the S&P 500 index under license from S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P Dow Jones Indices"). S&P® is a registered trademark of Standard & Poor's Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC and has been licensed for use to Bloomberg Index Services Limited. Neither S&P Dow Jones Indices, its affiliates nor their third party licensors sponsor or promote the Index and no such party shall have any liability in connection with the Bloomberg Index.

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Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.

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

- 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

Allianz fixed index annuity

# Core Income 7<sup>®</sup> Annuity

Guide to current rates as of 6/1/2021

These rates are current only as of the date indicated above. 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](http://www.allianzlife.com/rates). The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Rider charge <sup>1</sup>
1.25%

Fixed interest
2.70%

Annual point-to-point with cap	
Nasdaq-100 <sup>®</sup> Index	5.00%
Russell 2000 <sup>®</sup> Index	5.00%
S&P 500 <sup>®</sup> Index	5.00%
Bloomberg US Dynamic Balance Index II	7.75%

Annual point-to-point with spread	
Bloomberg US Dynamic Balance Index II	0.75%

Annual point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	105.00%

+ Index lock feature available

<sup>1</sup> 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%.

2-year point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	140.00%

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<sup>®</sup> Annuity and Core Income Benefit rider, contact your financial professional.**



This material must be accompanied by a current Core Income 7<sup>®</sup> Annuity and Core Income Benefit rider consumer brochure (CB95374) and Core Income 7 Annuity brochure insert (CB95374-B) if applicable.

## LIFETIME WITHDRAWAL PERCENTAGES

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

**Level Income** offers steady, predictable lifetime income payments.

**Increasing Income** offers lifetime income payments with the potential to increase.

Age at issue	Level Income		Increasing Income		Annual increase %*
	Single	Joint	Single	Joint	
50 or less	2.80%	2.30%	2.30%	1.80%	0.10%
51	2.80%	2.30%	2.30%	1.80%	0.10%
52	2.80%	2.30%	2.30%	1.80%	0.10%
53	2.80%	2.30%	2.30%	1.80%	0.10%
54	2.80%	2.30%	2.30%	1.80%	0.10%
55	3.00%	2.50%	2.50%	2.00%	0.15%
56	3.00%	2.50%	2.50%	2.00%	0.15%
57	3.00%	2.50%	2.50%	2.00%	0.15%
58	3.00%	2.50%	2.50%	2.00%	0.15%
59	3.00%	2.50%	2.50%	2.00%	0.15%
60	3.50%	3.00%	3.00%	2.50%	0.20%
61	3.50%	3.00%	3.00%	2.50%	0.20%
62	3.50%	3.00%	3.00%	2.50%	0.20%
63	3.50%	3.00%	3.00%	2.50%	0.20%
64	3.50%	3.00%	3.00%	2.50%	0.20%
65	4.00%	3.50%	3.50%	3.00%	0.25%
66	4.00%	3.50%	3.50%	3.00%	0.25%
67	4.00%	3.50%	3.50%	3.00%	0.25%
68	4.00%	3.50%	3.50%	3.00%	0.25%
69	4.00%	3.50%	3.50%	3.00%	0.25%
70	4.50%	4.00%	4.00%	3.50%	0.30%
71	4.50%	4.00%	4.00%	3.50%	0.30%
72	4.50%	4.00%	4.00%	3.50%	0.30%
73	4.50%	4.00%	4.00%	3.50%	0.30%
74	4.50%	4.00%	4.00%	3.50%	0.30%
75	5.00%	4.50%	4.50%	4.00%	0.35%
76	5.00%	4.50%	4.50%	4.00%	0.35%
77	5.00%	4.50%	4.50%	4.00%	0.35%
78	5.00%	4.50%	4.50%	4.00%	0.35%
79	5.00%	4.50%	4.50%	4.00%	0.35%
80	5.50%	5.00%	5.00%	4.50%	0.40%

\* 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.



The Bloomberg US Dynamic Balance Index II is comprised of the Bloomberg Barclays US Aggregate RBI Series 1 Index, the S&P 500® Index, and cash, and shifts weighting daily between them based on realized market volatility. The Bloomberg Barclays US Aggregate RBI Series 1 Index is comprised of a portfolio of derivative instruments plus cash that are designed to track the Bloomberg Barclays US Aggregate Bond Index. The Bloomberg Barclays US Aggregate Bond Index is comprised of Bloomberg Barclays US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities. The Bloomberg US Dynamic Balance II ER Index is comprised of the Bloomberg Barclays 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 Barclays 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.

The Bloomberg US Dynamic Balance Index II (a "Bloomberg Index") is the property of Bloomberg Index Services Limited and is derived and calculated based on the S&P 500 index under license from S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P Dow Jones Indices"). S&P® is a registered trademark of Standard & Poor's Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC and has been licensed for use to Bloomberg Index Services Limited. Neither S&P Dow Jones Indices, its affiliates nor their third party licensors sponsor or promote the Index and no such party shall have any liability in connection with the Bloomberg Index.

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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.

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The S&P 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors.

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• 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

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

Allianz fixed index annuity

# Allianz 360<sup>SM</sup> Annuity

Guide to current rates as of 6/1/2021

These rates are current only as of the date indicated above. 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](http://www.allianzlife.com/rates). The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Interest bonus		Rider charge <sup>1</sup>		Fixed interest	
25.00%		1.30%		2.10%	

  

Monthly sum with cap		Annual point-to-point with cap	
Nasdaq-100 <sup>®</sup> Index	2.20%	BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	5.00%
Russell 2000 <sup>®</sup> Index	2.30%	Bloomberg US Dynamic Balance Index II	5.35%
S&P 500 <sup>®</sup> Index	2.00%	Nasdaq-100 <sup>®</sup> Index	3.75%
		PIMCO Tactical Balanced Index	5.15%
		Russell 2000 <sup>®</sup> Index	3.75%
		S&P 500 <sup>®</sup> Index	3.75%

  

Annual point-to-point with spread		Annual point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	1.20%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>+2</sup>	85.00%
Bloomberg US Dynamic Balance Index II	1.60%	Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	80.00%
PIMCO Tactical Balanced Index	1.60%	PIMCO Tactical Balanced ER Index <sup>+</sup>	80.00%

  

2-year point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> ER Index <sup>+2</sup>	115.00%
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	110.00%
PIMCO Tactical Balanced ER Index <sup>+</sup>	110.00%

The caps, spreads, 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 monthly cap for the monthly sum with cap crediting method is 0.50%. 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 participation rate and 2-year point-to-point with participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The interest bonus, 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.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions

<sup>+</sup> Index lock feature available

<sup>1</sup> 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 can only be increased when specific criteria are met and will never be greater than the maximum rider charge percentage of 3%. The specific criteria we monitor are the annual average US 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.

<sup>2</sup> Index not available in Iowa.

that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and fixed interest bonus and a partial loss of principal (premium).



This material must be accompanied by a current Allianz 360<sup>SM</sup> Annuity and the 360 Benefit rider consumer brochure (CB54370-3) and insert (CB54370-B).

## LIFETIME WITHDRAWAL PERCENTAGES

This table shows the base withdrawal percentages and annual increase percentages that will apply based on when income withdrawals are started according to the 360 Benefit rider. The initial lifetime income payment is calculated by multiplying the lifetime withdrawal percentage by the greater of the accumulation value or the guaranteed minimum value.

**Level Income** offers steady, predictable lifetime income payments.

**Increasing Income** offers lifetime income payments with the potential to increase.

Age at issue	Level Income		Increasing Income		Annual increase %*
	Single	Joint	Single	Joint	
50 or less	2.75%	2.25%	2.25%	1.75%	0.10%
51	2.85%	2.35%	2.35%	1.85%	0.10%
52	2.95%	2.45%	2.45%	1.95%	0.10%
53	3.05%	2.55%	2.55%	2.05%	0.10%
54	3.15%	2.65%	2.65%	2.15%	0.10%
55	3.25%	2.75%	2.75%	2.25%	0.10%
56	3.35%	2.85%	2.85%	2.35%	0.11%
57	3.45%	2.95%	2.95%	2.45%	0.12%
58	3.55%	3.05%	3.05%	2.55%	0.13%
59	3.65%	3.15%	3.15%	2.65%	0.14%
60	3.75%	3.25%	3.25%	2.75%	0.15%
61	3.85%	3.35%	3.35%	2.85%	0.16%
62	3.95%	3.45%	3.45%	2.95%	0.17%
63	4.05%	3.55%	3.55%	3.05%	0.18%
64	4.15%	3.65%	3.65%	3.15%	0.19%
65	4.25%	3.75%	3.75%	3.25%	0.20%
66	4.35%	3.85%	3.85%	3.35%	0.21%
67	4.45%	3.95%	3.95%	3.45%	0.22%
68	4.55%	4.05%	4.05%	3.55%	0.23%
69	4.65%	4.15%	4.15%	3.65%	0.24%
70	4.75%	4.25%	4.25%	3.75%	0.25%
71	4.85%	4.35%	4.35%	3.85%	0.26%
72	4.95%	4.45%	4.45%	3.95%	0.27%
73	5.05%	4.55%	4.55%	4.05%	0.28%
74	5.15%	4.65%	4.65%	4.15%	0.29%
75	5.25%	4.75%	4.75%	4.25%	0.30%
76	5.35%	4.85%	4.85%	4.35%	0.31%
77	5.45%	4.95%	4.95%	4.45%	0.32%
78	5.55%	5.05%	5.05%	4.55%	0.33%
79	5.65%	5.15%	5.15%	4.65%	0.34%
80	5.75%	5.25%	5.25%	4.75%	0.35%

\* Annual increase percentages do not apply until the age of the (younger) covered person is greater than or equal to 40. The earliest lifetime withdrawals can begin is age 50.

The S&P 500<sup>®</sup> Index (S&P 500<sup>®</sup>) is comprised of 500 stocks representing major U.S. industrial sectors.

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

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The Russell 2000<sup>®</sup> Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000<sup>®</sup> Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000<sup>®</sup> 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.

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Allianz fixed  
index annuity

# Allianz Accumulation Advantage<sup>®</sup> Annuity

Guide to current rates as of 6/1/2021

These rates are current only as of the date indicated above. 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](http://www.allianzlife.com/rates). The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

## CURRENT RATES WITH INITIAL PREMIUM OF \$100,000 OR GREATER

Fixed interest		Monthly sum with cap	
1.55%		S&P 500 <sup>®</sup> Index	1.60%
Annual point-to-point with cap		Annual point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>	3.75%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>1</sup>	65.00%
Bloomberg US Dynamic Balance Index II	3.75%	Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	60.00%
PIMCO Tactical Balanced Index	3.50%	PIMCO Tactical Balanced ER Index <sup>†</sup>	60.00%
S&P 500 <sup>®</sup> Index	3.75%		
Annual point-to-point with spread		2 year point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>	2.75%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>1</sup>	90.00%
Bloomberg US Dynamic Balance Index II	3.00%	Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	80.00%
PIMCO Tactical Balanced Index	3.25%	PIMCO Tactical Balanced ER Index <sup>†</sup>	80.00%

## CURRENT RATES WITH INITIAL PREMIUM LESS THAN \$100,000

Fixed interest		Monthly sum with cap	
1.25%		S&P 500 <sup>®</sup> Index	1.30%
Annual point-to-point with cap		Annual point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>	3.00%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>1</sup>	50.00%
Bloomberg US Dynamic Balance Index II	3.00%	Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	45.00%
PIMCO Tactical Balanced Index	2.75%	PIMCO Tactical Balanced ER Index <sup>†</sup>	45.00%
S&P 500 <sup>®</sup> Index	3.00%		
Annual point-to-point with spread		2-year point-to-point with participation rate	
BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>	3.50%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>1</sup>	75.00%
Bloomberg US Dynamic Balance Index II	3.75%	Bloomberg US Dynamic Balance II ER Index <sup>†</sup>	65.00%
PIMCO Tactical Balanced Index	4.00%	PIMCO Tactical Balanced ER Index <sup>†</sup>	65.00%

<sup>†</sup> Index lock feature available

<sup>1</sup> Index not available in Iowa



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

M-7269 (R-6/2021)

The caps, spreads, 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 cap crediting method is 0.50%. 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 annual participation rate for the annual and 2-year point-to-point with participation rate crediting methods is 10.00%. Rates may vary by state.



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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 Barclays 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.

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