

# Allianz 222<sup>®</sup> Annuity

## Declared rates as of: 04/04/2023

For declared rates including payout percentages (if applicable), click the link below:

[Download Guide to declared rates \(PDF\)](#)

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

**The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.**

**The symbol beside a rate indicates a change since rates were last declared.**

Protected Income Value (PIV) bonus		PIV interest bonus		Fixed interest	
35.00%		150.00%		3.00%	
Monthly sum w/ cap			Annual point-to-point w/ cap <sup>1</sup>		
S&P 500 <sup>®</sup> Index			2.20%	BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	4.50%
				Bloomberg US Dynamic Balance Index II	4.50%
				PIMCO Tactical Balanced Index	4.50%
				S&P 500 <sup>®</sup> Index	6.00%
Annual point-to-point w/ spread <sup>1</sup>			Annual point-to-point w/ 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>	120.00%
Bloomberg US Dynamic Balance Index II			3.60%	Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	110.00%
PIMCO Tactical Balanced Index			3.85%	PIMCO Tactical Balanced ER Index <sup>+</sup>	105.00%
2-year MY point-to-point w/ participation rate <sup>1</sup>					
			Year 1	Year 2	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>			145.00%	160.00%	
PIMCO Tactical Balanced ER Index <sup>+</sup>			145.00%	160.00%	
S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup>			150.00%	165.00%	

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5-year MY point-to-point w/ participation rate <sup>1</sup>

	Year 1	Year 2	Year 3	Year 4	Year 5
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	170.00%	180.00%	190.00%	205.00%	220.00%
PIMCO Tactical Balanced ER Index <sup>+</sup>	165.00%	175.00%	185.00%	200.00%	215.00%
S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup>	175.00%	185.00%	200.00%	215.00%	230.00%

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

<sup>1</sup> Annual point-to-point, 2-year MY point-to-point, and 5-year MY 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%. 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%.

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

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 5.0%. The minimum interest rate is 0.10%.

The premium bonus and 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.

(C54370-MVA, ICC16C54370-MVA)

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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.

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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.

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

## Declared rates as of: 04/04/2023

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**The symbol beside a rate indicates a change since rates were last declared.**

Interest bonus		Rider charge <sup>1</sup>		Fixed interest	
150.00%		1.30%		3.40%	
Monthly sum w/ cap			Annual point-to-point w/ cap		
S&P 500 <sup>®</sup> Index			2.50%	BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>	5.00%
				Bloomberg US Dynamic Balance Index II	5.00%
				PIMCO Tactical Balanced Index	5.00%
				S&P 500 <sup>®</sup> Index	6.50%
Annual point-to-point w/ spread <sup>1</sup>			Annual point-to-point w/ participation rate <sup>1</sup>		
BlackRock iBLD Claria <sup>®</sup> Index <sup>2</sup>			1.95%	BlackRock iBLD Claria <sup>®</sup> ER Index <sup>+, 2</sup>	130.00%
Bloomberg US Dynamic Balance Index II			2.35%	Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	125.00%
PIMCO Tactical Balanced Index			2.60%	PIMCO Tactical Balanced ER Index <sup>+</sup>	120.00%
2-year MY point-to-point w/ participation rate <sup>1</sup>					
		Year 1		Year 2	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>		160.00%		175.00%	
PIMCO Tactical Balanced ER Index <sup>+</sup>		160.00%		175.00%	
S&P 500 <sup>®</sup> Futures Daily Risk Control Index <sup>+</sup>		165.00%		185.00%	

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5-year MY point-to-point w/ participation rate <sup>1</sup>

	Year 1	Year 2	Year 3	Year 4	Year 5
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	215.00%	230.00%	245.00%	260.00%	275.00%
PIMCO Tactical Balanced ER Index <sup>+</sup>	210.00%	225.00%	240.00%	255.00%	270.00%
S&P 500 <sup>®</sup> Futures Daily Risk Control Index <sup>+</sup>	230.00%	245.00%	260.00%	280.00%	300.00%

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

<sup>1</sup> The annual rider charge is deducted on 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%.

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

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

(C54370-MVA, R95316-MVA, ICC16C54370-MVA)

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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.

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

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

(M-7266-AS)

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# Allianz Accumulation Advantage® Annuity

Declared rates as of: **04/04/2023**

For declared rates including payout percentages (if applicable), click the link below:

[Download Guide to declared rates \(PDF\)](#)

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

**The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.**

**The symbol beside a rate indicates a change since rates were last declared.**

You are viewing rates for Allianz Accumulation Advantage® Annuity less than \$100,000

Fixed interest		Monthly sum w/ cap	
4.40% ▲		S&P 500® Index	2.70%
Annual point-to-point w/ participation rate		Annual point-to-point w/ cap	
BlackRock iBLD Claria® ER Index <sup>+, 1</sup>	170.00% ▲	BlackRock iBLD Claria® Index <sup>1</sup>	9.00% ▲
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	160.00% ▲	Bloomberg US Dynamic Balance Index II	9.00% ▲
PIMCO Tactical Balanced ER Index <sup>+</sup>	155.00% ▲	PIMCO Tactical Balanced Index	9.00% ▲
		S&P 500® Index	8.50% ▲
Annual point-to-point w/ spread			
BlackRock iBLD Claria® Index <sup>1</sup>			2.50%
Bloomberg US Dynamic Balance Index II			2.75%
PIMCO Tactical Balanced Index			3.00%
2-year MY point-to-point w/ participation rate <sup>2</sup>			
	Year 1	Year 2	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	255.00% ▲	275.00% ▲	
PIMCO Tactical Balanced ER Index <sup>+</sup>	255.00% ▲	270.00% ▲	
S&P 500® Futures Daily Risk Control Index <sup>+</sup>	270.00% ▲	290.00% ▲	

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5-year MY point-to-point w/ participation rate <sup>2</sup>

	Year 1	Year 2	Year 3	Year 4	Year 5
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	230.00% ▲	245.00% ▲	260.00% ▲	275.00% ▲	295.00% ▲
PIMCO Tactical Balanced ER Index <sup>+</sup>	230.00% ▲	245.00% ▲	260.00% ▲	275.00% ▲	290.00% ▲
S&P 500 <sup>®</sup> Futures Daily Risk Control Index <sup>+</sup>	245.00% ▲	260.00% ▲	275.00% ▲	290.00% ▲	310.00% ▲

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

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

<sup>2</sup> 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 for MY 2-year point-to-point allocations is 0.95%. The current allocation charge percentage for MY 5-year point-to-point allocations 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.

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 10%. The minimum interest rate is 0.10%.

(C64237-MVA, R95528-01-MVA, ICC17C64237-MVA)

### Pending Business Rules

Applications signed and received on or before Monday, April 3, 2023 will be:

- Eligible to receive the current/old interest rate, caps, participation rates, and/or spreads.
- If premium arrives on or after 4/4/2023 and within 60 days from the date the application was received, the client will automatically be eligible for the current rates at that time or when the application was received. For this scenario, no Letter of Instruction is needed.

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- If premium is received after 60 days from the application received date, the client will be

### New Application Business Rules

Applications signed and/or received on or after Tuesday, April 4, 2023 will be:

- Eligible to receive the new interest rate, caps, participation rates, and/or spreads.
- All premium must be received within 60 days from the date the application was received to be eligible for the current interest rate, cap, participation rate, and spread.
- If premium is received after 60 days from the application received date, the client will be eligible for the rates, caps, participation rates, and spreads available at that time.

- eligible for the rates, caps, participation rates, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the rates available during the period of 3/7/2023 – 4/3/2023.
  - After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.
- 
- If application and premium are received and ready to issue they will automatically be eligible for the new rates on or after Tuesday, April 4, 2023.
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The S&P 500<sup>®</sup> Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500<sup>®</sup> Futures Daily Risk Control 5% Index is comprised of the S&P 500 Futures Index ER and the S&P 10-year Treasury Note Futures Index ER and is balanced daily to achieve target volatility.

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The PIMCO Tactical Balanced Index is comprised of the S&P 500<sup>®</sup> 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 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> Index and the BlackRock iBLD Claria<sup>®</sup> 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<sup>®</sup>, BlackRock iBLD Claria<sup>®</sup> Index, BlackRock iBLD Claria<sup>®</sup> 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 US Aggregate RBI Series 1 Index, the S&P 500<sup>®</sup> Index, and cash, and shifts weighting daily between them based on realized market volatility. The Bloomberg US Aggregate RBI Series 1 Index is comprised of a portfolio of derivative instruments plus cash that are designed to track the Bloomberg US Aggregate Bond Index. The Bloomberg US Aggregate Bond Index is comprised of Bloomberg US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities.

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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. All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer, registered investment advisor, or field marketing organization from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America. For variable annuities, guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

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

Declared rates as of: **04/04/2023**

For declared rates including payout percentages (if applicable), click the link below:

[Download Guide to declared rates \(PDF\)](#)

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

**The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.**

**The symbol beside a rate indicates a change since rates were last declared.**

You are viewing rates for Allianz Accumulation Advantage<sup>®</sup> Annuity \$100,000 or greater

Fixed interest		Monthly sum w/ cap	
4.75% ▲		S&P 500 <sup>®</sup> Index	3.00%
Annual point-to-point w/ participation rate		Annual point-to-point w/ cap	
BlackRock iBLD Claria <sup>®</sup> ER Index <sup>+</sup> 1	185.00% ▲	BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>	10.75% ▲
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	175.00% ▲	Bloomberg US Dynamic Balance Index II	10.75% ▲
PIMCO Tactical Balanced ER Index <sup>+</sup>	170.00% ▲	PIMCO Tactical Balanced Index	10.75% ▲
		S&P 500 <sup>®</sup> Index	10.50% ▲
Annual point-to-point w/ spread			
BlackRock iBLD Claria <sup>®</sup> Index <sup>1</sup>			1.75%
Bloomberg US Dynamic Balance Index II			2.00%
PIMCO Tactical Balanced Index			2.25%
2-year MY point-to-point w/ participation rate <sup>2</sup>			
	Year 1	Year 2	
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	270.00% ▲	290.00% ▲	
PIMCO Tactical Balanced ER Index <sup>+</sup>	265.00% ▲	285.00% ▲	
S&P 500 <sup>®</sup> Futures Daily Risk Control Index <sup>+</sup>	290.00% ▲	310.00% ▲	

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5-year MY point-to-point w/ participation rate <sup>2</sup>

	Year 1	Year 2	Year 3	Year 4	Year 5
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	250.00% ▲	265.00% ▲	280.00% ▲	300.00% ▲	320.00% ▲
PIMCO Tactical Balanced ER Index <sup>+</sup>	250.00% ▲	265.00% ▲	280.00% ▲	295.00% ▲	315.00% ▲
S&P 500 <sup>®</sup> Futures Daily Risk Control Index <sup>+</sup>	265.00% ▲	280.00% ▲	295.00% ▲	315.00% ▲	335.00% ▲

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

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

<sup>2</sup> 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 for MY 2-year point-to-point allocations is 0.95%. The current allocation charge percentage for MY 5-year point-to-point allocations 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.

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 10%. The minimum interest rate is 0.10%.

(C64237-MVA, R95528-01-MVA, ICC17C64237-MVA)

### Pending Business Rules

Applications signed and received on or before Monday, April 3, 2023 will be:

- Eligible to receive the current/old interest rate, caps, participation rates, and/or spreads.
- If premium arrives on or after 4/4/2023 and within 60 days from the date the application was received, the client will automatically be eligible for the current rates at that time or when the application was received. For this scenario, no Letter of Instruction is needed.

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- If premium is received after 60 days from the application received date, the client will be

### New Application Business Rules

Applications signed and/or received on or after Tuesday, April 4, 2023 will be:

- Eligible to receive the new interest rate, caps, participation rates, and/or spreads.
- All premium must be received within 60 days from the date the application was received to be eligible for the current interest rate, cap, participation rate, and spread.
- If premium is received after 60 days from the application received date, the client will be eligible for the rates, caps, participation rates, and spreads available at that time.

- eligible for the rates, caps, participation rates, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the rates available during the period of 3/7/2023 – 4/3/2023.
  - After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.
- 
- If application and premium are received and ready to issue they will automatically be eligible for the new rates on or after Tuesday, April 4, 2023.
  - After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.
- 

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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 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<sup>®</sup> 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<sup>®</sup> 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.

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

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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. All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer, registered investment advisor, or field marketing organization from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America. For variable annuities, guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

• 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.  
(M-7269-AS)

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# Allianz Benefit Control® Annuity

Declared rates as of: **04/04/2023**

For declared rates including payout percentages (if applicable), click the link below:

[Download Guide to declared rates \(PDF\)](#)

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

**The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.**

**The symbol beside a rate indicates a change since rates were last declared.**

Protected Income Value (PIV) bonus		Fixed interest	
	25.00% ▼		3.00%
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 w/ cap		Annual point-to-point w/ cap <sup>1</sup>	
S&P 500® Index	2.30%	BlackRock iBLD Claria® Index <sup>2</sup>	4.50%
		Bloomberg US Dynamic Balance Index II	4.50%
		PIMCO Tactical Balanced Index	4.50%
		S&P 500® Index	6.00%
Annual point-to-point w/ spread <sup>1</sup>		Annual point-to-point w/ participation rate <sup>1</sup>	
BlackRock iBLD Claria® Index <sup>2</sup>	2.85%	BlackRock iBLD Claria® ER Index <sup>+,2</sup>	130.00%
Bloomberg US Dynamic Balance Index II	3.10%	Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	120.00%
PIMCO Tactical Balanced Index	3.35%	PIMCO Tactical Balanced ER Index <sup>+</sup>	115.00%
2-year MY point-to-point w/ participation rate <sup>1</sup>			
		Year 1	Year 2
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>		160.00%	175.00%

2-year MY point-to-point w/ participation rate <sup>1</sup>

PIMCO Tactical Balanced ER Index <sup>+</sup>	150.00%	165.00%
S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup>	165.00%	180.00%

5-year MY point-to-point w/ participation rate <sup>1</sup>

	Year 1	Year 2	Year 3	Year 4	Year 5
Bloomberg US Dynamic Balance II ER Index <sup>+</sup>	185.00%	195.00%	210.00%	225.00%	240.00%
PIMCO Tactical Balanced ER Index <sup>+</sup>	180.00%	190.00%	205.00%	220.00%	235.00%
S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup>	195.00%	210.00%	225.00%	240.00%	255.00%

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

<sup>1</sup> Annual point-to-point, 2-year MY point-to-point, and 5-year MY 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%.

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

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 a participation rate and the 2-year MY point-to-point with a participation rate crediting methods is 5%. The minimum interest rate is 0.10%.

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.

(C64237-MVA, R95581-MVA, ICC17C64237-MVA)

#### Post-event business rules:

- Applications must be signed and received in the Allianz home office by Monday, April 3, 2023 at 11:59 p.m. Central time to be eligible for the increased premium bonus. Applications signed on or before April 3, 2023 at 11:59 p.m. Central time and received on or after Tuesday, April 4, 2023 will automatically receive the post-event version of the product.
- Applications received before January 31, 2023 that are pending or within their free-look period must be submitted with the February 2023 Product Change Letter of Instruction no later than April 3, 2023 or the end of their free-look period, whichever occurs earliest, in order to qualify for the promotional rates.

The S&P 500<sup>®</sup> Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500<sup>®</sup> Futures Daily Risk Control 5% Index is comprised of the S&P 500 Futures Index ER and the S&P 10-year Treasury Note Futures Index ER and is balanced daily to achieve target volatility.

The "S&P 500<sup>®</sup> Futures Daily Risk Control 5% Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Allianz Life Insurance Company of North America (Allianz). Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, 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 S&P 500 Futures Daily Risk Control 5% Index.

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The PIMCO Tactical Balanced Index is comprised of the S&P 500<sup>®</sup> 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 ("SPDJI") 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<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. PIMCO's Trademark(s) are trademarks of PIMCO and have been licensed for use by SPDJI and Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, 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.

The "PIMCO Tactical Balanced ER Index" (the "Index") is a rules-based index that tactically allocates across U.S. equity and fixed income markets using quantitative signals. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life Insurance Company of North America (the "Company" or "Allianz") with respect to this Allianz product (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed, or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index.

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All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer, registered investment advisor, or field marketing organization from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America. For variable annuities, guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

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(ABC-020-AS)

# Core Income 7<sup>®</sup> Annuity

**Declared rates as of: 04/04/2023**

For declared rates including payout percentages (if applicable), click the link below:

[Download Guide to declared rates \(PDF\)](#)

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

**The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.**

**The symbol beside a rate indicates a change since rates were last declared.**

	Rider charge <sup>1</sup>		Fixed interest
	1.25%		4.30%
<b>Annual point-to-point w/ cap</b>			
Nasdaq-100 <sup>®</sup> Index			8.00%
S&P 500 <sup>®</sup> Index			8.00%
Russell 2000 <sup>®</sup> Index			8.00%
Bloomberg US Dynamic Balance Index II			8.25%
<b>Annual point-to-point w/ spread</b>			
Bloomberg US Dynamic Balance Index II			2.00%
<b>Annual point-to-point w/ participation rate</b>			
Bloomberg US Dynamic Balance II ER Index*			170.00%
<b>2-year point-to-point w/ participation rate</b>			
Bloomberg US Dynamic Balance II ER Index*			245.00%

\* Index Lock feature available

<sup>1</sup> The annual rider charge is deducted on 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 1.25%.

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 interest rate is 0.10%.

(C54370-MVA, R95374-MVA)

**Post-event business rules:**

- Applications must be signed and received in the Allianz home office by Monday, April 3, 2023 at 11:59 p.m. Central time to be eligible for the increased premium bonus. Applications signed on or before April 3, 2023 at 11:59 p.m. Central time and received on or after Tuesday, April 4, 2023 will automatically receive the post-event version of the product.
- Applications received before January 31, 2023 that are pending or within their free-look period must be submitted with the February 2023 Product Change Letter of Instruction no later than April 3, 2023 or the end of their free-look period, whichever occurs earliest, in order to opt in to the promotional rates.

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

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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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(M-7251-AS)

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