Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Allianz 360™ 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.

Interest bonus	Rider charge[1]	Fixed interest
105.00%	0.95%	3.00%

Monthly sum with a cap	
S&P 500® Index	2.00%

Annual point-to-point with a cap	
S&P 500® Index	5.00%

Annual point-to-point with a participation rate	
BlackRock iBLD Claria® ER Index[+, 2]	115%
Bloomberg US Dynamic Balance II ER Index[+]	100%
PIMCO Tactical Balanced ER Index[+]	95%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance II ER Index[+]	125%	150%
PIMCO Tactical Balanced ER Index[+]	120%	145%
S&P 500® Futures Daily Risk Control 5% Index[+]	130%	155%

5-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance II ER Index[+]	145%	165%	185%	210%	235%
PIMCO Tactical Balanced ER Index[+]	145%	165%	185%	210%	235%
S&P 500® Futures Daily Risk Control 5% Index[+]	155%	180%	205%	230%	255%

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

[1] 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%. 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] Index not available in Iowa.

The caps, 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 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 methods 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 fixed interest rate is 0.10%. Rates may vary by state.

This material must be accompanied by a current Allianz 360™ Annuity and the 360 Benefit rider consumer brochure (CB54370-3).

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, the guaranteed minimum value, or the net premium.

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

	Level Income		Increasing Income		
Age at issue	**Single**	**Joint**	**Single**	**Joint**	**Annual increase %***
50 or less	4.50%	4.00%	3.90%	3.40%	0.45%
51	4.60%	4.10%	4.00%	3.50%	0.46%
52	4.70%	4.20%	4.10%	3.60%	0.47%
53	4.80%	4.30%	4.20%	3.70%	0.48%
54	4.90%	4.40%	4.30%	3.80%	0.49%
55	5.00%	4.50%	4.40%	3.90%	0.50%
56	5.10%	4.60%	4.50%	4.00%	0.51%
57	5.20%	4.70%	4.60%	4.10%	0.52%
58	5.30%	4.80%	4.70%	4.20%	0.53%
59	5.40%	4.90%	4.80%	4.30%	0.54%
60	5.50%	5.00%	4.90%	4.40%	0.55%
61	5.70%	5.20%	5.10%	4.60%	0.56%
62	5.90%	5.40%	5.30%	4.80%	0.57%
63	6.10%	5.60%	5.50%	5.00%	0.58%
64	6.30%	5.80%	5.70%	5.20%	0.59%
65	6.50%	6.00%	5.90%	5.40%	0.60%
66	6.60%	6.10%	6.00%	5.50%	0.61%
67	6.70%	6.20%	6.10%	5.60%	0.62%
68	6.80%	6.30%	6.20%	5.70%	0.63%
69	6.90%	6.40%	6.30%	5.80%	0.64%
70	7.00%	6.50%	6.40%	5.90%	0.65%
71	7.10%	6.60%	6.50%	6.00%	0.66%
72	7.20%	6.70%	6.60%	6.10%	0.67%
73	7.30%	6.80%	6.70%	6.20%	0.68%
74	7.40%	6.90%	6.80%	6.30%	0.69%
75	7.50%	7.00%	6.90%	6.40%	0.70%
76	7.60%	7.10%	7.00%	6.50%	0.71%
77	7.70%	7.20%	7.10%	6.60%	0.72%
78	7.80%	7.30%	7.20%	6.70%	0.73%
79	7.90%	7.40%	7.30%	6.80%	0.74%
80	8.00%	7.50%	7.40%	6.90%	0.75%

* 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.

For more information about the Allianz 360™ 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 annuity contract.

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.

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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 short-term interest 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 short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

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The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® 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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There is potential for volatility-controlled indexes to underperform compared against benchmark indexes.

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company.

- 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

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

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

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