

## INDEXED UNIVERSAL LIFE (IUL) INSURANCE

# Allianz Life Accumulator® Indexed Universal Life Insurance Policy

Guide to current rates as of 8/5/2025

New business rates are not guaranteed and are subject to change at the discretion of the company. To see these rates on our website, visit [www.allianzlife.com/rates](http://www.allianzlife.com/rates).

Fixed interest <sup>1</sup>		
5.50%		
Trigger		
Standard		
S&P 500® Index	8.25%	Trigger Interest Rate <sup>2</sup>
Monthly sum		
Standard		
S&P 500® Index	3.80%	Cap <sup>3</sup>

<sup>1</sup> The fixed interest rate is guaranteed to never be less than 0.10%.

<sup>2</sup> The guaranteed minimum Trigger Interest Rate is set at issue for the life of the policy and will never be less than 0.25%.

<sup>3</sup> The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.50%.



**FOR MORE INFORMATION ABOUT ALLIANZ LIFE ACCUMULATOR®, contact your financial professional.** This material must be accompanied by the Allianz Life Accumulator® consumer brochure (M-8119).

Annual point-to-point		
	Cap <sup>4</sup>	Participation rate <sup>5</sup>
Select <sup>6</sup>		
Bloomberg US Dynamic Balance III ER Index*	N/A	175%
PIMCO Tactical Balanced ER Index*	N/A	175%
Blended Futures Index*	N/A	95%
S&P 500® Futures Index ER*	N/A	60%
Bonused		
Bloomberg US Dynamic Balance III ER Index*	N/A	185%
PIMCO Tactical Balanced ER Index*	N/A	180%
Blended Futures Index*	N/A	100%
S&P 500® Futures Index ER*	N/A	65%
Classic		
Bloomberg US Dynamic Balance III ER Index*	N/A	190%
PIMCO Tactical Balanced ER Index*	N/A	185%
Blended Futures Index*	N/A	100%
S&P 500® Futures Index ER*	N/A	65%
Standard		
S&P 500® Index	12.25%	N/A

Premium Deposit Fund Rider		
Premium Discount Rate <sup>7</sup>	6.00%	N/A

<sup>4</sup> The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.25%.

<sup>5</sup> The guaranteed minimum participation rate is set at issue for the life of the policy and will never be less than 5.0%.

<sup>6</sup> Select allocations have a 1% annual asset charge.

<sup>7</sup> Premium Discount Rate does not apply to the first-year premium. The Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

\* Index Lock feature available

The indexes available within the policy 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 your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

**M-8871 (R-8/2025)**

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 Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

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The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER

Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio.

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