

ALLIANZ® FIXED INDEX ANNUITY

Allianz 222+™ Annuity

Guide to current rates as of 6/3/2025

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

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

Protected Income Value (PIV) bonus		PIV interest bonus		Fixed interest		Allocation Charge ¹	
45.00%		150.00%		3.10%		0%	
Monthly sum with a cap				Annual point-to-point with a participation rate			
S&P 500 [®] Index		2.00%		Blended Futures Index ⁺		65%	
Annual point-to-point with a cap				Bloomberg US Dynamic Balance III ER Index ⁺		115%	
S&P 500 [®] Index		5.75%		Morgan Stanley Strategic Trends 10 ER Index ⁺		75%	
1-year performance trigger				PIMCO Tactical Balanced ER Index ⁺		110%	
S&P 500 [®] Index		5.00%		S&P 500 [®] Futures Index ER ⁺		55%	
1-year highest daily value with a participation rate							
Bloomberg US Dynamic Balance III ER Index		55%					
2-year MY point-to-point with a participation rate ²						YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index ⁺						140%	175%
Morgan Stanley Strategic Trends 10 ER Index ⁺						85%	105%
PIMCO Tactical Balanced ER Index ⁺						130%	165%
S&P 500 [®] Futures Index ER ⁺						55%	70%
5-year MY point-to-point with a participation rate ^{1,2,3}		YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	
Bloomberg US Dynamic Balance III ER Index ⁺		175%	200%	225%	250%	275%	
Morgan Stanley Strategic Trends 10 ER Index ⁺		110%	125%	140%	155%	170%	
PIMCO Tactical Balanced ER Index ⁺		170%	195%	220%	245%	270%	
S&P 500 [®] Futures Index ER ⁺		70%	80%	90%	100%	110%	

⁺ Index Lock feature available.

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

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

³ In Indiana, the ACR is 0%.

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

M-8998

(R-6/2025)

PIV lifetime withdrawal percentages

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

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

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

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

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



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

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

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

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

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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. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

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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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