Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Allianz 222® Annuity

Guide to current rates as of 10/6/2026

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.

Protected Income Value (PIV) bonus	PIV interest bonus	Fixed interest
45.00%	150.00%	3.20%

Monthly sum with cap	
S&P 500® Index	2.10%

Annual point-to-point with cap[1]	
S&P 500® Index	5.50%

Annual point-to-point with participation rate[1]	
BlackRock iBLD Claria® ER Index[+, 2]	120%
Bloomberg US Dynamic Balance II ER Index[+]	105%
PIMCO Tactical Balanced ER Index[+]	100%

2-year MY point-to-point with a participation rate[1]	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance II ER Index[+]	130%	155%
PIMCO Tactical Balanced ER Index[+]	125%	150%
S&P 500® Futures Daily Risk Control 5% Index[+]	135%	160%

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[+]	150%	175%	200%	225%	250%
PIMCO Tactical Balanced ER Index[+]	150%	175%	200%	225%	250%
S&P 500® Futures Daily Risk Control 5% Index[+]	165%	190%	215%	240%	265%

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

[1] Annual point-to-point, 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 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] Index not available in Iowa.

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	5.00%	4.50%
70-79	5.50%	5.00%
80-100	6.00%	5.50%

The caps, 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 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.

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 age 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't 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 annuity contract.

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

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® ER Index (the "Index") is a product of BlackRock Index Services, LLC and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, 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 Index 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 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 Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the Index.

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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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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Allianz Life Insurance Company of North America may provide compensation to third parties other than index providers based on premium allocated to certain indices. One or more of these third parties may have an indirect affiliation with your financial professional.

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

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.

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