Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Core Income 7® 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.

Rider charge[1]
1.25%

Annual point-to-point with a cap	
Nasdaq-100® Index	4.25%
Russell 2000® Index	4.25%
S&P 500® Index	4.00%
Bloomberg US Dynamic Balance Index II	3.75%

= Non-volatility-controlled indexes

[†] Index Lock feature available.

Fixed interest	
2.60%	

Annual point-to-point with a spread	
Bloomberg US Dynamic Balance Index II	4.25%

Annual point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index[†]	90%

2-year point-to-point with participation rate	
Bloomberg US Dynamic Balance II ER Index[†]	135%

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

The maximum rider charge percentage and lifetime withdrawal percentage table are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract.

For more information about the Core Income 7® Annuity and Core Income Benefit rider, **CONTACT YOUR FINANCIAL PROFESSIONAL.**

[1] The annual rider charge is deducted on a 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 will never be greater than the maximum rider charge percentage of 1.25%.

• 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

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.

This material must be accompanied by a current Core Income 7® Annuity and Core Income Benefit rider consumer brochure (CB95374) if applicable.

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Lifetime withdrawal percentages

This table shows the base withdrawal percentages and annual increase percentages that will apply based on when lifetime withdrawals are started according to the Core Income Benefit rider. The initial lifetime withdrawal is calculated by multiplying the lifetime withdrawal percentage by the greater of the accumulation value or the net premium.

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

	Level Income		Increasing Income		
Age at issue	**Single**	**Joint**	**Single**	**Joint**	**Annual increase %***
0-50	6.00%	5.50%	5.10%	4.60%	0.45%
51	6.10%	5.60%	5.20%	4.70%	0.45%
52	6.20%	5.70%	5.30%	4.80%	0.45%
53	6.30%	5.80%	5.40%	4.90%	0.45%
54	6.40%	5.90%	5.50%	5.00%	0.45%
55	6.50%	6.00%	5.60%	5.10%	0.50%
56	6.60%	6.10%	5.70%	5.20%	0.50%
57	6.75%	6.25%	5.85%	5.35%	0.50%
58	6.85%	6.35%	5.95%	5.45%	0.50%
59	6.95%	6.45%	6.05%	5.55%	0.50%
60	7.10%	6.60%	6.20%	5.70%	0.55%
61	7.25%	6.75%	6.35%	5.85%	0.55%
62	7.40%	6.90%	6.50%	6.00%	0.55%
63	7.55%	7.05%	6.65%	6.15%	0.55%
64	7.65%	7.15%	6.75%	6.25%	0.55%
65	7.85%	7.35%	6.95%	6.45%	0.60%
66	7.95%	7.45%	7.05%	6.55%	0.60%
67	8.05%	7.55%	7.15%	6.65%	0.60%
68	8.15%	7.65%	7.25%	6.75%	0.60%
69	8.25%	7.75%	7.35%	6.85%	0.60%
70	8.40%	7.90%	7.50%	7.00%	0.65%
71	8.45%	7.95%	7.55%	7.05%	0.65%
72	8.50%	8.00%	7.60%	7.10%	0.65%
73	8.55%	8.05%	7.65%	7.15%	0.65%
74	8.60%	8.10%	7.70%	7.20%	0.65%
75	8.65%	8.15%	7.75%	7.25%	0.70%
76	8.70%	8.20%	7.80%	7.30%	0.70%
77	8.80%	8.30%	7.90%	7.40%	0.70%
78	8.90%	8.40%	8.00%	7.50%	0.70%
79	9.00%	8.50%	8.10%	7.60%	0.70%
80+	9.10%	8.60%	8.20%	7.70%	0.75%

* Annual increase percentages do not apply until the age of the (younger) covered person is greater than or equal to 45. The earliest lifetime withdrawals can begin is age 50.

The Bloomberg US Dynamic Balance Index II is comprised of the Bloomberg US Aggregate RBI Series 1 Index, the S&P 500® Index, and cash, and shifts weighting daily between them based on realized market volatility. 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. 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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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.

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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