Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Essential 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.

Benefit charge[1]	Fixed interest
1.05%	2.60%

Annual point-to-point with cap	
S&P 500® Index	4.00%
Bloomberg US Dynamic Balance Index II	3.75%

= Non-volatility-controlled indexes

[1] The annual benefit charge is a percentage of the accumulation value, deducted monthly from the accumulation value and guaranteed minimum value (in most states). The annual benefit charge percentage for the guaranteed minimum value is 1.05% for all contract years. The annual benefit charge percentage for the accumulation value is 1.05% for the first contract year. It can change each year during the next six contract years, but will not be more than 2.50% (in DE it will not be more than 2.00%). After the seventh contract year, the annual benefit charge percentage will be 1.05% for all remaining contract years.

The caps 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 3.00% for the first seven contract years. After the seventh contract year, the annual cap will never be less than 0.25%. The minimum fixed interest rate is 1.00% for the first seven contract years. After the seventh contract year, the annual credited rate will never be less than 0.10% per year. Rates may vary by state.

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



For more information about the Essential Income 7® 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.

This material must be accompanied by a current Essential Income 7® Annuity consumer brochure (CB61892).

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 Essential Income Benefit. The initial lifetime withdrawal is calculated by multiplying the lifetime withdrawal percentage by the greater of the accumulation value or the net premium.

Option 1 offers steady, predictable lifetime withdrawals.
Option 2 offers lifetime withdrawals with the potential to increase.

	Option 1		Option 2		
Age at issue	**Single**	**Joint**	**Single**	**Joint**	**Annual increase %***
0-50	6.30%	5.80%	5.40%	4.90%	0.45%
51	6.40%	5.90%	5.50%	5.00%	0.45%
52	6.50%	6.00%	5.60%	5.10%	0.45%
53	6.60%	6.10%	5.70%	5.20%	0.45%
54	6.70%	6.20%	5.80%	5.30%	0.45%
55	6.80%	6.30%	5.90%	5.40%	0.50%
56	6.90%	6.40%	6.00%	5.50%	0.50%
57	7.05%	6.55%	6.15%	5.65%	0.50%
58	7.15%	6.65%	6.25%	5.75%	0.50%
59	7.25%	6.75%	6.35%	5.85%	0.50%
60	7.40%	6.90%	6.50%	6.00%	0.55%
61	7.55%	7.05%	6.65%	6.15%	0.55%
62	7.70%	7.20%	6.80%	6.30%	0.55%
63	7.85%	7.35%	6.95%	6.45%	0.55%
64	7.95%	7.45%	7.05%	6.55%	0.55%
65	8.15%	7.65%	7.25%	6.75%	0.60%
66	8.25%	7.75%	7.35%	6.85%	0.60%
67	8.35%	7.85%	7.45%	6.95%	0.60%
68	8.45%	7.95%	7.55%	7.05%	0.60%
69	8.55%	8.05%	7.65%	7.15%	0.60%
70	8.70%	8.20%	7.80%	7.30%	0.65%
71	8.75%	8.25%	7.85%	7.35%	0.65%
72	8.80%	8.30%	7.90%	7.40%	0.65%
73	8.85%	8.35%	7.95%	7.45%	0.65%
74	8.90%	8.40%	8.00%	7.50%	0.65%
75	8.95%	8.45%	8.05%	7.55%	0.70%
76	9.00%	8.50%	8.10%	7.60%	0.70%
77	9.10%	8.60%	8.20%	7.70%	0.70%
78	9.20%	8.70%	8.30%	7.80%	0.70%
79	9.30%	8.80%	8.40%	7.90%	0.70%
80+	9.40%	8.90%	8.50%	8.00%	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 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.

The Bloomberg US Dynamic Balance Index II (a "Bloomberg Index") is the property of Bloomberg Index Services Limited and is derived and calculated based on the S&P 500 Index under license from S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P Dow Jones Indices"). S&P® is a registered trademark of Standard & Poor's Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC and has been licensed for use to Bloomberg Index Services Limited. Neither S&P Dow Jones Indices, its affiliates nor their third party licensors sponsor or promote the Index and no such party shall have any liability in connection with the Bloomberg Index.

"Bloomberg®", Bloomberg US Dynamic Balance Index II, Bloomberg US Aggregate RBI® Series 1 Index, and Bloomberg US Aggregate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Indexes (collectively, "Bloomberg") and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). Bloomberg is not affiliated with Allianz Life Insurance Company of North America "Allianz"), and Bloomberg does not approve, endorse, review, or recommend the Allianz product. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Allianz product.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

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.

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

C61892-02-MVA