Allianz

Allianz Life Insurance Company of North America

ALLIANZ® FIXED INDEX ANNUITY

Retirement Foundation ADV® 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]	Fixed interest
1.25%	2.80%

Annual point-to-point with cap	
Nasdaq-100® Index	4.75%
S&P 500® Index	4.50%
Russell 2000® Index	4.75%
Bloomberg US Dynamic Balance Index II	4.00%

= Non-volatility-controlled indexes

[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%.

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 0.25%. The minimum fixed interest rate is 0.10%.

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 Retirement Foundation ADV® 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 Retirement Foundation ADV® Annuity consumer brochure (RFA-001).

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 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[1]	**Single**	**Joint**	**Single**	**Joint**	**Annual increase %***
0-50	6.50%	6.00%	5.60%	5.10%	0.45%
51	6.60%	6.10%	5.70%	5.20%	0.46%
52	6.70%	6.20%	5.80%	5.30%	0.47%
53	6.80%	6.30%	5.90%	5.40%	0.48%
54	6.90%	6.40%	6.00%	5.50%	0.49%
55	7.00%	6.50%	6.10%	5.60%	0.50%
56	7.10%	6.60%	6.20%	5.70%	0.51%
57	7.25%	6.75%	6.35%	5.85%	0.52%
58	7.35%	6.85%	6.45%	5.95%	0.53%
59	7.45%	6.95%	6.55%	6.05%	0.54%
60	7.60%	7.10%	6.70%	6.20%	0.55%
61	7.75%	7.25%	6.85%	6.35%	0.56%
62	7.90%	7.40%	7.00%	6.50%	0.57%
63	8.05%	7.55%	7.15%	6.65%	0.58%
64	8.15%	7.65%	7.25%	6.75%	0.59%
65	8.35%	7.85%	7.45%	6.95%	0.60%
66	8.45%	7.95%	7.55%	7.05%	0.61%
67	8.55%	8.05%	7.65%	7.15%	0.62%
68	8.65%	8.15%	7.75%	7.25%	0.63%
69	8.75%	8.25%	7.85%	7.35%	0.64%
70	8.90%	8.40%	8.00%	7.50%	0.65%
71	8.95%	8.45%	8.05%	7.55%	0.66%
72	9.00%	8.50%	8.10%	7.60%	0.67%
73	9.05%	8.55%	8.15%	7.65%	0.68%
74	9.10%	8.60%	8.20%	7.70%	0.69%
75	9.15%	8.65%	8.25%	7.75%	0.70%
76	9.20%	8.70%	8.30%	7.80%	0.71%
77	9.30%	8.80%	8.40%	7.90%	0.72%
78	9.40%	8.90%	8.50%	8.00%	0.73%
79	9.50%	9.00%	8.60%	8.10%	0.74%
80+	9.60%	9.10%	8.70%	8.20%	0.75%

[1] Covered person's age on contract date.

* Annual Increase Percentage does 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.

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- Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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