

This sample agent addendum is intended to offer you reference information for index changes over the specified period. It does not reflect the actual performance of any individual contract. Please refer to a specific contract for applicable caps, spreads participation rates and indexes available.

Agent Addendum Sample

Anniversary Date **11/25/2023**

Index performance for contract year beginning November 25, 2022 and ending November 24, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Cap* 2.00%		Capped change ¹	Cap* 2.00%		Capped change ¹	Cap* 2.00%		Capped change ¹
	Index value	Index change		Index value	Index change		Index value	Index change	
11/24/2022	4,027.26			11,838.72			1,863.52		
12/24/2022	3,844.82	-4.530%	-4.530%	10,985.45	-7.207%	-7.207%	1,760.93	-5.505%	-5.505%
1/24/2023	4,016.95	4.477%	2.000%	11,846.64	7.839%	2.000%	1,885.61	7.080%	2.000%
2/24/2023	3,970.04	-1.168%	-1.168%	11,969.65	1.038%	1.038%	1,890.49	0.258%	0.258%
3/24/2023	3,970.99	0.024%	0.024%	12,767.05	6.662%	2.000%	1,734.92	-8.229%	-8.229%
4/24/2023	4,137.04	4.182%	2.000%	12,969.76	1.588%	1.588%	1,788.87	3.110%	2.000%
5/24/2023	4,115.24	-0.527%	-0.527%	13,604.48	4.894%	2.000%	1,767.00	-1.223%	-1.223%
6/24/2023	4,348.33	5.664%	2.000%	14,891.48	9.460%	2.000%	1,821.64	3.092%	2.000%
7/24/2023	4,554.64	4.745%	2.000%	15,448.02	3.737%	2.000%	1,965.68	7.907%	2.000%
8/24/2023	4,376.31	-3.915%	-3.915%	14,816.44	-4.088%	-4.088%	1,846.28	-6.074%	-6.074%
9/24/2023	4,320.06	-1.285%	-1.285%	14,701.10	-0.778%	-0.778%	1,776.50	-3.779%	-3.779%
10/24/2023	4,217.04	-2.385%	-2.385%	14,604.85	-0.655%	-0.655%	1,665.89	-6.227%	-6.227%
11/24/2023	4,559.34	8.117%	2.000%	15,982.01	9.429%	2.000%	1,807.50	8.501%	2.000%
Sum of capped changes ¹			-3.79%				-20.78%		
Credited interest rate			0.00%				1.90%		

1 - The index increases are subject to a cap, however decreases are not limited by the cap.

Annual Point-to-Point Allocations

11/24/2022 11/24/2023 Cap* **4.00%**

Index	Initial index value	Ending index value	Index change	Annual cap*	Credited interest rate
S&P 500 Index	4,027.26	4,559.34	13.21%	4.00%	4.00%
Nasdaq 100 Index	11,838.72	15,982.01	35.00%	4.00%	4.00%
Russell 2000 Index	1,863.52	1,807.50	-3.01%	4.00%	0.00%
Bloomberg US Dynamic Balance Index II	256.58	265.64	3.53%	4.00%	3.53%
PIMCO Tactical Balanced Index	276.06	289.11	4.73%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	221.23	220.13	-0.50%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	233.92	233.66	-0.11%	4.00%	0.00%
BlackRock iBLD Claria Index	157.54	162.52	3.16%	4.00%	3.16%
BlackRock iBLD Claria Index ER	101.54	99.75	-1.76%	4.00%	0.00%
Blended Index			3.08%	4.00%	3.08%

* Sample for financial professional reference purposes only. The cap and participation rates shown are hypothetical and do not represent any particular contract/policy. See policy statement for specifics pertaining to that contract.

Two-Year Point-to-Point Allocations		11/24/2021	11/24/2023	Par rate*	50.00%
Index	Initial index value	Ending index value	Index change	Par rate*	Credited interest rate
Bloomberg US Dynamic Balance Index II ER	249.33	220.13	-11.71%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	238.49	233.66	-2.03%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,764.02	2,458.33	-11.06%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.57	99.75	-11.39%	50.00%	0.00%

* Sample for financial professional reference purposes only. The cap and participation rates shown are hypothetical and do not represent any particular contract/policy. See policy statement for specifics pertaining to that contract.

For additional information and sales support, call your Allianz Representative or the FASTeam at 800.950.7372

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.

The "S&P 500® Futures Daily Risk Control 5% 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). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored, endorsed, sold or promoted 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 Futures Daily Risk Control 5% Index. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P"). This trademark has been licensed for use by S&P Dow Jones Indices LLC and its affiliates. S&P® and S&P 500® are trademarks of S&P. These trademarks have been sublicensed for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). The S&P 500 is a product of S&P Dow Jones Indices LLC and/or its affiliates and has been licensed for use by Allianz. Allianz products are not sponsored, endorsed, sold, or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates make any representation regarding the advisability of investing in such product.

The NASDAQ-100 Index® includes 100 of the largest domestic and international non-financial securities listed on The NASDAQ Stock Market® based on market capitalization.

NASDAQ®, and Nasdaq-100 Index®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Allianz Life Insurance Company of North America. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

The Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). Allianz products are not in any way sponsored, endorsed, sold or promoted by Russell or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Index (upon which the Allianz product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Allianz product. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Allianz or to its clients. The Index is calculated by Russell or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

The PIMCO Tactical Balanced Index is comprised of the S&P 500® Index, a bond component comprised of the PIMCO Synthetic Bond Index and a duration overlay, and cash, and shifts weighting between them daily based on historical realized volatility of the components. The PIMCO Synthetic Bond Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. investment-grade and Treasury bond markets.

The "PIMCO Tactical Balanced Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and Pacific Investment Management Company LLC ("PIMCO"), and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("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. PIMCO's Trademark(s) are trademarks of PIMCO and have been licensed for use by SPDJI and Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or PIMCO 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 PIMCO Tactical Balanced Index.

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 benchmark 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 benchmark rate.

The "PIMCO Tactical Balanced ER Index" (the "Index") is a rules-based index that tactically allocates across U.S. equity and fixed income markets using quantitative signals. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life Insurance Company of North America (the "Company" or "Allianz") with respect to this Allianz product (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed, or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. In the event that the Index is no longer available to the Product or Product owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability with respect to the Product.

The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Index.

The BlackRock iBLD Claria® Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. 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 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® Index and the BlackRock iBLD Claria® ER Index (the "Indices") are products of BlackRock Index Services, LLC and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® Index, 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 Indices 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 in 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 Indices or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the Indices.

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" and Bloomberg US Dynamic Balance II ER Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (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 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.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.

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

Product and feature availability may vary by state and broker/dealer.