



This sample document is intended to provide you with a broader knowledge of the performance of the allocation options that were available over the past contract year. It is intended to serve as a resource for you as you continue to support your client throughout the life of the contract. This document does not reflect how your client was allocated over the past contract year and it does not intend to show your client's actual contract performance.

**The interest rates presented below do not reflect:**

1. Any interest bonus or accumulation value factors that may apply;
2. Any rider charges and product fees that may apply; and
3. Any index lock that may have been exercised during the contract year, if applicable.

**Agent Addendum Sample**

Anniversary Date 5/15/2026

Index performance for contract year beginning May 15, 2025 and ending May 14, 2026

**Monthly Sum Allocations**

Date	S&P 500 Index		
	Index value	Index change	Cap* Capped change <sup>1</sup>
5/14/2025	5,892.58		1.60%
6/14/2025	5,976.97	1.432%	1.43%
7/14/2025	6,268.56	4.879%	1.60%
8/14/2025	6,468.54	3.190%	1.60%
9/14/2025	6,584.29	1.789%	1.60%
10/14/2025	6,644.31	0.912%	0.91%
11/14/2025	6,734.11	1.352%	1.35%
12/14/2025	6,827.41	1.385%	1.39%
1/14/2026	6,926.60	1.453%	1.45%
2/14/2026	6,836.17	-1.306%	-1.31%
3/14/2026	6,632.19	-2.984%	-2.98%
4/14/2026	6,967.38	5.054%	1.60%
5/14/2026	7,501.24	7.662%	1.60%
Sum of capped changes <sup>1</sup>			<b>10.24%</b>
Credited interest rate			10.24%

<sup>1</sup>Monthly caps apply to positive monthly changes, but not to negative monthly changes.

**For financial professional use only – not for use with the public.**

Product and feature availability may vary by state and broker/dealer. This content does not apply in the state of New York.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060, 800.950.1962 [www.allianzlife.com](http://www.allianzlife.com)

## Annual point-to-point, 1-year highest daily value, and 1-year performance trigger allocations

Annual Point-to-Point Allocations	5/14/2025		5/14/2026		Annual cap	Annual participation Rate	Annual trigger interest rate	Credited interest rate
	Initial index value	Ending index value	Highest Daily Value	Index change				
S&P 500 Index	5,892.58	7,501.24	N/A	27.30%	4.75%	N/A	N/A	4.75%
S&P 500 Index	5,892.58	7,501.24	N/A	27.30%	N/A	N/A	4.00%	4.00%
Bloomberg US Dynamic Balance Index III ER	165.41	178.69	178.69	8.03%	N/A	52.00%	N/A	4.18%
Bloomberg US Dynamic Balance Index III ER	165.41	178.69	N/A	8.03%	N/A	95.00%	N/A	7.63%
S&P 500 Futures Index ER	490.39	603.98	N/A	23.16%	N/A	35.00%	N/A	8.11%
PIMCO Tactical Balanced Index ER	240.86	255.88	N/A	6.24%	N/A	90.00%	N/A	5.61%
Morgan Stanley Strategic Trends 10 ER Index	585.19	659.65	N/A	12.72%	N/A	55.00%	N/A	7.00%

## BLENDING FUTURES INDEX

Blended Futures Index	5/14/2025		5/14/2026		Weighted index change	Annual participation Rate	Credited interest rate
	Weight	Initial index value	Ending index value	Index change			
S&P 500 Futures Index ER	30%	490.39	603.98	23.16%	6.95%		
Bloomberg International Equity Custom Futures ER Index	10%	184.07	219.52	19.26%	1.93%		
Bloomberg US 10yr Note Custom Futures ER Index	40%	112.48	112.78	0.26%	0.11%		
Bloomberg US Small Cap Custom Futures ER Index	20%	287.83	384.04	33.43%	6.69%		
<b>Blended Futures Index</b>					15.67%	45.00%	7.05%

Sample for financial professional reference purposes only. The caps, trigger interest rates 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 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 Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

“Bloomberg®” and the Bloomberg indices referenced herein (the “Indices”, and each such index, an “Index”) are trademarks or service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited (“BISL”), the administrator of the Index (collectively, “Bloomberg”) and/or one or more third-party providers (each such provider, a “Third-Party Provider,”) and have been licensed for use for certain purposes to Allianz Life Insurance Company of North America (the “Licensee”). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third-party products, company names, and logos are trademarks or service marks, and remain the property, of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the “Financial Products”). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg

**For financial professional use only – not for use with the public.**

US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

"Bloomberg®", Bloomberg US Dynamic Balance III ER Index, and Bloomberg US Intermediate Corporate 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.

MORGAN STANLEY STRATEGIC TRENDS 10 ER INDEX (THE "INDEX") IS THE PROPERTY OF MORGAN STANLEY & CO. LLC.

ANY PRODUCT THAT IS LINKED TO THE PERFORMANCE OF THE INDEX IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MORGAN STANLEY & CO. LLC, OR ANY OF ITS AFFILIATES (COLLECTIVELY, "MORGAN STANLEY"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY (INCLUDING WITHOUT LIMITATION ANY CALCULATION AGENTS OR DATA PROVIDERS) MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF PURCHASING ANY PRODUCT LINKED TO THIS INDEX. IN NO EVENT SHALL MORGAN STANLEY HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. THE INDEX IS THE EXCLUSIVE PROPERTY OF MORGAN STANLEY. MORGAN STANLEY AND THE INDEX ARE SERVICE MARKS OF MORGAN STANLEY AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA ("LICENSEE"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY HAS OR WILL HAVE ANY OBLIGATION OR LIABILITY TO OWNERS OF THIS PRODUCT IN CONNECTION WITH THE ADMINISTRATION OR MARKETING OF THIS PRODUCT, AND NEITHER MORGAN STANLEY NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

The Index applies a bespoke volatility control mechanism to seek to identify changing market conditions using intraday data with the aim of stabilizing the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

Nasdaq®, Nasdaq-100 Rolling Futures™, Nasdaq-100®, NDXNQER™ are 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 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.

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. PIMCO Tactical Balanced Excess Return Index performance contains backtested performance beginning 22 April 2004, which is prior to the actual launch of the index: The PIMCO Tactical Balanced Excess Return Index launched on 2 August 2018.

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 is affiliated with Allianz Life Insurance Company of North America ("Allianz").

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

The "S&P 500® Index", and "S&P 500® Futures Index ER" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). S&P®, S&P 500®, US 500, and The 500 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, 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® Index, and/or S&P 500® Futures Index ER.

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.

Any distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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

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

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