

Current rates for Allianz Index Advantage Variable Annuity

Rates effective from 4/29/2019 to 5/6/2019

Below are the current Allianz Index Advantage Variable Annuity caps, Precision Rates, and the Declared Protection Strategy Credit (DPSCs).

The caps, Precision Rates, and DPSC rates for new contracts are set on the Index Effective Date, which is the first date your money has the opportunity to be allocated to an index option. **The Index Effective Date cannot be the 29th, 30th, or 31st of a month. If the Index Effective Date would occur on the 29th, 30th, or 31st of a month, we change the Index Effective Date to be the next business day.** This is important because if you want the earliest Index Effective Date and your issue date is one of these three days, your Index Effective Date will be different from your issue date. Once the contract is issued, the caps, Precision Rates, and DPSC rates can significantly change annually on the Index Anniversary at the discretion of the company. There are a variety of factors that may affect caps, Precision Rates, and DPSCs including market volatility, the price and availability of hedging instruments,

the level of interest rates, utilization of contract benefits by owners, and our profitability goals. Caps, Precision Rates, and DPSCs cannot be less than 1.50%. In a rising interest rate environment, increases in caps, Precision Rates, and DPSCs, if any, may be substantially slower than increases in interest rates. The caps, Precision Rates, and DPSC rates can be different between newly issued and in-force contracts, and between in-force contracts issued on different days and in different years. Caps, Precision Rates, DPSCs, buffers, and floors can also be different for each index.

Buffers and floors cannot change for a contract after they are established.

These rates are current only as of the dates indicated above. Rates are not guaranteed and are subject to change at the discretion of the company.

INDEX STRATEGY	ANNUAL RATES					PROTECTION LEVEL FOR ALL INDEXES
	S&P 500® Index	Russell 2000® Index	Nasdaq-100® Index	iShares® MSCI Emerging Markets ETF	EURO STOXX 50®	
INDEX PERFORMANCE STRATEGY (performance cap) – Potential for higher performance with a level of protection from smaller index losses	15.25%	15.50%	15.00%	19.25%	28.00%	BUFFER 10.00%
INDEX PRECISION STRATEGY (Precision Rate) – Predictable upside performance potential with a level of protection from smaller index losses	9.30%	10.20%	10.20%	11.50%	13.40%	
INDEX GUARD STRATEGY (guard cap) – Potential for higher performance with a level of protection from large index losses	14.50%	13.75%	13.00%	15.75%	27.50%	FLOOR -10.00%
INDEX PROTECTION STRATEGY (DPSC) – Principal protection with the potential for some growth	5.50%	5.50%	5.50%	5.80%	7.30%	100%

Deduction of the annual product fee of 1.25%, withdrawal charge, \$50 contract maintenance charge (on contracts with less than \$100,000 contract value), and, if applicable, the 0.20% Maximum Anniversary Value Death Benefit rider fee may result in a loss of principal or previously earned credits, which are the annual returns you may receive when you allocate money to an index option. Therefore in an index year when a positive DPSC is not applied due to negative index performance, or the performance credit is positive but minimal, the Index Option Values may go down due to the deduction of the annual product fee, withdrawal charge, contract maintenance charge, and, if applicable, the rider fee. The annual product fee, payable on each quarterly contract anniversary, is calculated as a percentage of the charge base, which is the contract value on the preceding quarterly contract anniversary, adjusted for subsequent purchase payments and withdrawals.

The cap or Precision Rate is the maximum performance credit that you may get from positive index performance, and the cap or Precision Rate for an index option may be less than the actual index return. While the buffer provides a level of protection from some downside risk, if the negative index return exceeds the Index Performance Strategy or Index Precision Strategy buffer, there is risk of loss of principal. If the annual index return is negative, but within the floor percentage of the Index Guard Strategy, there would be a negative performance credit equal to the index return; and if the index return is negative and below the floor, the negative performance credit is limited to the floor. The amount you allocate to the Index Protection Strategy is protected, and you cannot lose principal due to negative index returns or market losses. You will receive the Precision Rate or the DPSC if the change in index value from one Index Anniversary to the next is greater than or equal to zero.

**For more information
about the Allianz Index
Advantage Variable
Annuity, contact your
financial professional.**

For all that's ahead.®

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This material must be preceded or accompanied by a current prospectus for Allianz Index Advantage Variable Annuity and the Index Advantage client brochure (IXA-002).

For more complete information about Allianz Index Advantage Variable Annuity and variable options, call your financial professional or Allianz Life Financial Services, LLC at 800.624.0197 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and variable and index options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

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

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