

**NF** NEW BUSINESS RATES EFFECTIVE FROM 3/3/2026 TO 4/6/2026

# Index Advantage+ NF<sup>®</sup> Variable Annuity

6-YEAR TERM	Index PERFORMANCE Strategy			Index DUAL PRECISION Strategy		
	10% Buffer	20% Buffer	30% Buffer	10% Buffer	20% Buffer	30% Buffer
Index	Cap/Participation rate			Trigger rate		
S&P 500 <sup>®</sup> Index	Uncapped/ 100% par rate	100% cap/ 100% par rate	65% cap/ 100% par rate	39.00%	34.00%	30.00%
Russell 2000 <sup>®</sup> Index	Uncapped/ 100% par rate	100% cap/ 100% par rate	75% cap/ 100% par rate	43.00%	36.00%	32.00%

3-YEAR TERM	Index PERFORMANCE Strategy			Index DUAL PRECISION Strategy		
	10% Buffer	20% Buffer	30% Buffer	10% Buffer	20% Buffer	30% Buffer
Index	Cap/Participation rate			Trigger rate		
S&P 500 <sup>®</sup> Index	85% cap/ 100% par rate	40% cap/ 100% par rate	28% cap/ 100% par rate	23.00%	19.00%	16.00%
Russell 2000 <sup>®</sup> Index	70% cap/ 100% par rate	45% cap/ 100% par rate	37% cap/ 100% par rate	27.00%	21.00%	17.00%

1-YEAR TERM	Index PERFORMANCE Strategy			Index PRECISION Strategy	Index DUAL PRECISION Strategy			Index GUARD Strategy	Index PROTECTION Strategy with Trigger
	10% Buffer	20% Buffer	30% Buffer	10% Buffer	10% Buffer	20% Buffer	30% Buffer	-10% Floor	100% Protection
Index	Cap			Trigger rate	Trigger rate			Cap	Trigger rate
S&P 500 <sup>®</sup> Index	16.00%	11.00%	8.75%	10.30%	8.70%	6.50%	5.20%	12.00%	5.50%
Russell 2000 <sup>®</sup> Index	19.75%	13.00%	10.25%	12.70%	10.20%	7.20%	5.50%	16.50%	6.00%
Nasdaq-100 <sup>®</sup> Index	15.25%	11.25%	8.50%	11.60%	9.50%	6.90%	5.40%	13.50%	5.50%
iShares <sup>®</sup> MSCI Emerging Markets ETF	20.00%	11.50%	9.25%	9.20%	7.40%	5.70%	4.70%	18.00%	5.00%
EURO STOXX 50 <sup>®</sup>	26.50%	16.25%	11.75%	12.50%	8.90%	6.40%	5.10%	23.00%	6.60%

There is no product fee on any of the index options.

Deduction of the 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 performance credits, which are the returns you may receive from the index options. The annual rider fee is deducted quarterly and are 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.

**This material must be preceded or accompanied by a current prospectus for Index Advantage+ NF<sup>®</sup> Variable Annuity, and any applicable consumer materials.**

The rates are applicable for newly issued contracts only, are guaranteed to be available during the period stated above, and cannot be superseded until that period ends.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

## Please note:

- The Index Effective Date cannot be the 29<sup>th</sup>, 30<sup>th</sup>, or 31<sup>st</sup> of a month. On those days 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.
- Initial rates for new contracts are set on the Index Effective Date, which is the first Term Start Date, and is the first date your money has the opportunity to be allocated to an index option.
- The guaranteed minimum rates for each index option are:
  - » 5%: Index Performance Strategy 6-year term cap
  - » 3%: Index Dual Precision Strategy 6-year term trigger rate
  - » 2%: Index Performance Strategy 3-year term cap
  - » 1%: Index Dual Precision Strategy 3-year term trigger rate
  - » 0.10%: Index Performance Strategy 1-year term cap, Index Dual Precision Strategy 1-year term trigger rate, Index Precision Strategy trigger rate, Index Guard Strategy cap
  - » 0.10%: Index Protection Strategy with Trigger
  - » 100% participation rate: Index Performance Strategy 3-year and 6-year term
- Once the contract is issued, these rates can change on each new Term Start Date at the discretion of the company and subject to the guaranteed minimums.

→ FOR MORE INFORMATION about Index Advantage+ NF® Variable Annuity, contact your financial professional.

**For more complete information about the variable option, call your financial professional or Allianz Life Financial Services, LLC at 800.624.0197 for a variable option 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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