Allianz Life Insurance Company of North America

INDEXED UNIVERSAL LIFE (IUL) INSURANCE

Allianz Life Accumulator® Indexed Universal Life Insurance Policy

Guide to current rates as of 9/1/2026

New business rates are not guaranteed and are subject to change at the discretion of the company. To see these rates on our website, visit **www.allianzlife.com/rates**.

Fixed interest[1]
5.30%

Trigger		
Standard		
S&P 500® Index	8.00%	Trigger Interest Rate[2]

Monthly sum		
Standard		
S&P 500® Index	3.80%	Cap[3]

[1] The fixed interest rate is guaranteed to never be less than 0.10%.

[2] The guaranteed minimum Trigger Interest Rate is set at issue for the life of the policy and will never be less than 0.25%.

[3] The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.50%.

Talk to your financial professional.

FOR MORE INFORMATION ABOUT ALLIANZ LIFE ACCUMULATOR®,
contact your financial professional.
This material must be accompanied by the Allianz Life Accumulator® consumer brochure (M-8119).

Annual point-to-point		
	Cap[4]	Participation rate[5]
Select[6]		
Bloomberg US Dynamic Balance III ER Index*	N/A	175%
PIMCO Tactical Balanced ER Index*	N/A	175%
Blended Futures Index*	N/A	90%
S&P 500® Futures Index ER*	N/A	55%
Bonused		
Bloomberg US Dynamic Balance III ER Index*	N/A	185%
PIMCO Tactical Balanced ER Index*	N/A	180%
Blended Futures Index*	N/A	95%
S&P 500® Futures Index ER*	N/A	60%
Classic		
Bloomberg US Dynamic Balance III ER Index*	N/A	190%
PIMCO Tactical Balanced ER Index*	N/A	185%
Blended Futures Index*	N/A	95%
S&P 500® Futures Index ER*	N/A	60%
Standard		
S&P 500® Index	12.25%	N/A

Premium Deposit Fund Rider		
Premium Discount Rate[7]	6.00%	N/A

[4] The guaranteed minimum cap is set at issue for the life of the policy and will never be less than 0.25%.

[5] The guaranteed minimum participation rate is set at issue for the life of the policy and will never be less than 5.0%.

[6] Select allocations have a 1% annual asset charge.

[7] Premium Discount Rate does not apply to the first-year premium. The Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

* Index Lock feature available

The indexes available within the policy 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 your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

M-8871 (R-9/2026)

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.

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®, SPX®, SPY®, US 500™, The 500®, iBoxx®, iTraxx® and CDX® 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 or sold 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.

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 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.

"Bloomberg®", and Bloomberg US Dynamic Balance III 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 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.

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.