



ALLIANZ FIXED INDEX ANNUITY

# Allianz 222<sup>®</sup> Annuity

## Guide to current rates as of 12/5/2023

These rates are current only as of the date indicated above. New business rates are not guaranteed and are subject to change at the discretion of Allianz Life Insurance Company of North America (Allianz). To find the current rates, visit [www.allianzlife.com/rates](http://www.allianzlife.com/rates). The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

| Protected Income Value (PIV) bonus | PIV interest bonus | Fixed interest |
|------------------------------------|--------------------|----------------|
| 40.00%                             | 150.00%            | 3.20%          |

  

| Monthly sum with a cap                        | Annual point-to-point with a participation rate <sup>1</sup> |
|---|--|
| S&P 500 <sup>®</sup> Index                    | BlackRock iBLD Claria <sup>®</sup> ER Index <sup>+,2</sup>   |
|   | Bloomberg US Dynamic Balance II ER Index <sup>+</sup>        |
|   | PIMCO Tactical Balanced ER Index <sup>+</sup>                |
|   |  |
| Annual point-to-point with a cap <sup>1</sup> |  |
| S&P 500 <sup>®</sup> Index                    |  |

  

| 2-year MY point-to-point with a participation rate <sup>1</sup>       | YEAR 1  | YEAR 2  |
|---|---------|---------|
| Bloomberg US Dynamic Balance II ER Index <sup>+</sup>                 | 160.00% | 185.00% |
| PIMCO Tactical Balanced ER Index <sup>+</sup>                         | 155.00% | 180.00% |
| S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup> | 170.00% | 195.00% |

  

| 5-year MY point-to-point with a participation rate <sup>1</sup>       | YEAR 1  | YEAR 2  | YEAR 3  | YEAR 4  | YEAR 5  |
|---|---------|---------|---------|---------|---------|
| Bloomberg US Dynamic Balance II ER Index <sup>+</sup>                 | 170.00% | 190.00% | 210.00% | 230.00% | 255.00% |
| PIMCO Tactical Balanced ER Index <sup>+</sup>                         | 165.00% | 185.00% | 205.00% | 225.00% | 250.00% |
| S&P 500 <sup>®</sup> Futures Daily Risk Control 5% Index <sup>+</sup> | 175.00% | 195.00% | 220.00% | 245.00% | 270.00% |

<sup>+</sup> Index Lock feature available.

<sup>1</sup> Annual point-to-point, MY 2-year point-to-point, and MY 5-year point-to-point crediting methods are subject to an allocation charge, deducted annually from the contract accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. After contract issue, the allocation charge percentage can only change when specified criteria are met, and can never be greater than the maximum allocation charge percentage of 2.5%. The specific criteria we monitor are the annual average US 10-year Treasury rate for the calendar year, corporate bond downgrades for the calendar year, and investment-grade corporate bond defaults for the calendar year. We chose these criteria because they are related to the performance of the assets we use to provide the guaranteed portions of our fixed index annuities. Keep in mind that if the charge is triggered and implemented on the product, it may persist beyond the market conditions that triggered the charge. For more information refer to M-7381.

<sup>2</sup> Index not available in Iowa.

## PIV Lifetime withdrawal percentages

This table shows the withdrawal percentages that will apply based on the age when income withdrawals are started.

| Age    | Single lifetime withdrawal percentage | Joint lifetime withdrawal percentage |
|--------|---------------------------------------|--------------------------------------|
| 60-69  | 5.00%                                 | 4.50%                                |
| 70-79  | 5.50%                                 | 5.00%                                |
| 80-100 | 6.00%                                 | 5.50%                                |

The caps, participation rates, interest rate, and allocation charge percentage specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. The minimum monthly cap for the monthly sum with cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with cap crediting method is 0.25%. The minimum annual participation rate for the annual point-to-point with participation rate and 2-year point-to-point with participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The PIV bonus, PIV interest bonus, lifetime withdrawal percentage table, and maximum allocation charge percentage are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract. The PIV bonus and PIV interest bonus are credited only to the Protected Income Value.

To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a bonus feature.



For more information about the Allianz 222<sup>®</sup> Annuity,  
**CONTACT YOUR FINANCIAL PROFESSIONAL.**

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

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