

ALLIANZ FIXED INDEX ANNUITIES

Allianz Accumulation Advantage[®] 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. To find the current rates, visit allianzlife.com/rates. The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Current rates with initial premium of \$100,000 or greater

Fixed interest ¹		Monthly sum with a cap					
Year 1 (base rate + 3% enhancement)	8.00%	S&P 500 [®] Index	3.00%				
Year 2 (base rate)	5.00%						
Annual point-to-point with a participation rate		Annual point-to-point with a cap					
BlackRock iBLD Claria [®] ER Index ⁺²	200.00%	S&P 500 [®] Index	10.50%				
Bloomberg US Dynamic Balance II ER Index ⁺	190.00%						
PIMCO Tactical Balanced ER Index ⁺	185.00%						
2-year MY point-to-point with a participation rate ³			YEAR 1	YEAR 2			
Bloomberg US Dynamic Balance II ER Index ⁺			280.00%	305.00%			
PIMCO Tactical Balanced ER Index ⁺			280.00%	300.00%			
S&P 500 [®] Futures Daily Risk Control 5% Index ⁺			300.00%	325.00%			
5-year MY point-to-point with a participation rate ³			YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance II ER Index ⁺			250.00%	270.00%	290.00%	310.00%	335.00%
PIMCO Tactical Balanced ER Index ⁺			250.00%	270.00%	290.00%	310.00%	330.00%
S&P 500 [®] Futures Daily Risk Control 5% Index ⁺			265.00%	285.00%	305.00%	325.00%	350.00%

⁺ Index Lock feature available.

¹ New business rates are subject to change each month. After the second year, renewal rates will be declared on the contract anniversary and guaranteed for the following contract year. While we manage renewal rates off of the base rate, they may vary from year to year.

² Index not available in Iowa.

³ 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 for MY 2-year point-to-point allocations is 0.95%. The current allocation charge percentage for MY 5-year point-to-point allocations 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 U.S. 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.

This material must be accompanied by a current Allianz Accumulation Advantage[®] Annuity consumer brochure (AAA-001).

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific 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 contract.

Current rates with initial premium less than \$100,000

Fixed interest ¹	
Year 1 (base rate + 3% enhancement)	7.50%
Year 2 (base rate)	4.50%

Monthly sum with a cap	
S&P 500 [®] Index	2.70%

Annual point-to-point with a participation rate	
BlackRock iBLD Claria [®] ER Index ⁺²	185.00%
Bloomberg US Dynamic Balance II ER Index ⁺	175.00%
PIMCO Tactical Balanced ER Index ⁺	170.00%

Annual point-to-point with a cap	
S&P 500 [®] Index	8.50%

2-year MY point-to-point with a participation rate ³	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance II ER Index ⁺	270.00%	290.00%
PIMCO Tactical Balanced ER Index ⁺	265.00%	285.00%
S&P 500 [®] Futures Daily Risk Control 5% Index ⁺	285.00%	305.00%

5-year MY point-to-point with a participation rate ³	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Bloomberg US Dynamic Balance II ER Index ⁺	230.00%	250.00%	270.00%	290.00%	310.00%
PIMCO Tactical Balanced ER Index ⁺	230.00%	245.00%	265.00%	285.00%	305.00%
S&P 500 [®] Futures Daily Risk Control 5% Index ⁺	245.00%	265.00%	285.00%	305.00%	325.00%

The caps, participation rates, and interest rates 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 a cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with a cap crediting method is 0.25%. The minimum annual participation rate for the annual point-to-point with a participation rate crediting methods is 10%. The minimum annual participation rate for the MY 2-year and MY 5-year point-to-point with a participation rate crediting methods is 5%. Rates may vary by state.



For more information about the Allianz Accumulation Advantage[®] Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

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