

Allianz Index
Advantage NF®
Variable
Annuity

Current rates for Allianz Index Advantage NF Variable Annuity

Rates effective from 5/1/2024 to 6/3/2024

Index Strategy	S&P 500® Index	Russell 2000® Index	Nasdaq-100® Index	iShares® MSCI Emerging Markets ETF	EURO STOXX 50®	Protection level
3-YEAR TERM						
Index PERFORMANCE Strategy (cap)	65.00%	70.00%	Not applicable			Buffer 10%
1-YEAR TERM						
Index PERFORMANCE Strategy (cap)	15.50%	17.50%	15.50%	20.50%	24.00%	Buffer 10%
Index PRECISION Strategy (Precision Rate)	10.20%	11.80%	11.90%	9.40%	11.10%	
Index GUARD Strategy (cap)	12.25%	15.75%	13.50%	17.00%	20.50%	Floor -10%
Index PROTECTION Strategy (DPSC)	7.70%	7.70%	7.50%	7.10%	8.10%	100%

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 credits, which are the returns you may receive when you allocate money to an index option.

Caps, Precision Rates, Declared Protection Strategy Credits (DPSCs), and Participation Rates:

- The above rates are applicable for newly issued contracts only, and are guaranteed to be available during the period stated above and cannot be superseded until that period ends. Initial rates for new contracts are set on the Index Effective Date, which is the first Term Start Date and the first date your money has the opportunity to be allocated to an index option.
- Once the contract is issued, rates can change on each new Term Start Date at the discretion of the company subject to the guaranteed minimums stated in the contract and the prospectus. However, buffers and floors are established on the Issue Date and will not change after that.
- There are a variety of factors that may affect these rates, 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.
- In a rising interest rate environment, increases in these rates, if any, may be substantially slower than increases in interest rates.
- These rates, buffers, and floors can be different between newly issued and inforce contracts, and between inforce contracts issued on different days and in different years, and can also be different for each index option. Buffers and floors cannot change for a contract after they are established.

MINIMUMS

3-year term cap: 2%

1-year term cap, Precision Rate, DPSC: 0.10%



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



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

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

The Index Effective Date cannot be the 29th, 30th, or 31st 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.

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

3-YEAR TERM

Index PERFORMANCE Strategy (cap)	A longer term provides greater performance potential with a level of protection from index losses
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1-YEAR TERM

Index PERFORMANCE Strategy (cap)	Potential for higher performance with a level of protection from smaller index losses
Index PRECISION Strategy (Precision Rate)	Predetermined upside performance potential with a level of protection from smaller index losses
Index GUARD Strategy (cap)	Potential for higher performance with a level of protection from large index losses
Index PROTECTION Strategy (DPSC)	Principal protection with the potential for some growth

Although an index or indexes will affect your Index Option Values, the Index Options do not directly participate in any stock or equity investment and are not a direct investment in an index.

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

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