

Allianz Index Advantage® Variable Annuity

# Current rates for Allianz Index Advantage 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	Participation Rate	
							S&P 500® Index	Russell 2000® Index
<b>6-YEAR TERM</b>								
Index PERFORMANCE Strategy (cap)	Uncapped	Uncapped	Not applicable			Buffer 10%	130%	125%
<b>3-YEAR TERM</b>								
Index PERFORMANCE Strategy (cap)	Uncapped	Uncapped	Not applicable			Buffer 10%	110%	110%
Index PERFORMANCE Strategy (cap)	Uncapped	Uncapped	Not applicable			Buffer 20%	100%	100%
<b>1-YEAR TERM</b>								
Index PERFORMANCE Strategy (cap)	21.25%	24.00%	22.00%	27.50%	29.50%	Buffer 10%	NA	
Index PRECISION Strategy (Precision Rate)	11.60%	13.80%	13.80%	11.00%	13.40%			
Index GUARD Strategy (cap)	18.00%	21.75%	18.00%	22.25%	29.75%	Floor -10%	NA	
Index PROTECTION Strategy (DPSC)	9.30%	9.80%	9.30%	8.50%	9.70%	100%	NA	

Deduction of the annual product fee of 1.25%, 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. The annual product fee, payable on each quarterly contract anniversary, is 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.

**MINIMUMS**

6-year term cap: 10%

3-year term cap: 5%

1-year term cap, Precision Rate, DPSC: 1.50%

Participation Rate: 100%

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for newly issued contracts only, and are guaranteed to be available during the period stated above and cannot be superseded until that period ends.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



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



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

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 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.

**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

6-YEAR TERM	
Index <b>PERFORMANCE</b> Strategy (cap)	The longest term provides greater performance potential with a level of protection from index losses
3-YEAR TERM	
Index <b>PERFORMANCE</b> Strategy (cap)	A longer term provides greater performance potential with a level of protection from index losses
1-YEAR TERM	
Index <b>PERFORMANCE</b> Strategy (cap)	Potential for higher performance with a level of protection from smaller index losses
Index <b>PRECISION</b> Strategy (Precision Rate)	Predetermined upside performance potential with a level of protection from smaller index losses
Index <b>GUARD</b> Strategy (cap)	Potential for higher performance with a level of protection from large index losses
Index <b>PROTECTION</b> 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<sup>®</sup> Index is comprised of 500 stocks representing major U.S. industrial sectors.

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