

ALLIANZ® FIXED INDEX ANNUITY

Allianz Lifetime Income+® Annuity with Lifetime Income Benefit

Guide to current rates as of

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). The participation rate is 100% unless otherwise noted.

Annual Income Accelerator	Annual fixed interest	Annual point-to-point with cap
		S&P 500® Index
Annual Income Builder	Annual product fee	Annual point-to-point with participation rate
	0.00%	Bloomberg US Dynamic Balance II ER Index

LIFETIME INCOME BENEFIT: Lifetime withdrawal percentages

This table shows the withdrawal percentages that apply to premiums received and are used to calculate the personal lifetime withdrawal percentage. The personal lifetime withdrawal percentage will be based on a participant's age at the time lifetime withdrawals are started and the lifetime withdrawal percentages that were in effect whenever contributions to the annuity were made. Joint lifetime withdrawal percentages would be used for the personal lifetime withdrawal percentage with joint lifetime withdrawals and would be based on the younger age of the participant and participant's spouse.

Age	Single lifetime withdrawal percentage	Joint lifetime withdrawal percentage
60-64		
65-69		
70-74		
75-79		
80-84		
85+		

The caps, participation rates, and interest rate specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each contract anniversary. 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 crediting method is 5%. The minimum fixed interest rate is 0.10%.

The Income Accelerator and Income Builder are set at issue and are guaranteed for the life of the contract. The Income Accelerator and Income Builder are credited only to the Lifetime Income Value.

The lifetime withdrawal percentages are subject to change. These rates will be used for contributions made to the annuity while they were in effect. Each premium contributes to the personal lifetime withdrawal percentages on a weighted average basis.



FOR MORE INFORMATION about the Allianz Lifetime Income+[®] Annuity, contact your plan administrator.

The Bloomberg US Dynamic Balance II ER Index is comprised of the Bloomberg US Aggregate Custom RBI Unfunded Index and the Bloomberg US Equity Custom Futures ER Index and shifts weighting daily between them based on realized market volatility. The Bloomberg US Aggregate Custom RBI Unfunded Index is comprised of a portfolio of derivative instruments that are designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a benchmark rate. The Bloomberg US Equity Custom Futures ER Index is designed to provide exposure to large cap U.S. stocks in excess of a benchmark rate. The Bloomberg US Long Corporate Bond Index measures the investment grade, fixed-rate, taxable corporate bond market whose maturity is 10 years or longer. It includes USD denominated securities publicly issued by U.S. and non-U.S. industrial, utility, and financial issuers.

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

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Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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 plan.

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