Allianz

Allianz Life Insurance Company of North America

FIXED INDEX ANNUITY

# Allianz 222+® Annuity

## Guide to current rates as of 11/3/2026

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.** The participation rate on Allianz® fixed index annuities is 100% unless otherwise noted.

**The rates are current only as of the date indicated above. New and pending applications are eligible for a 60-day rate lock where clients are eligible for the higher of the rates available during that period. If a pending application is not fully funded within 60 days of receipt, it will receive the current rates available at the time it is funded. For multi-year crediting methods, we look at the rate declared for the final year of the initial crediting period.**

| Protected Income Value (PIV) bonus | PIV interest bonus | Fixed interest | Allocation Charge[1] |
|---|---|---|---|
| 50.00% | 150.00% | 3.20% | 0% |

| Monthly sum with a cap | |
|---|---|
| S&P 500® Index | 2.10% |

| Annual point-to-point with a cap | |
|---|---|
| S&P 500® Index | 5.50% |

| 1-year performance trigger | |
|---|---|
| S&P 500® Index | 4.65% |

| 1-year highest daily value with a participation rate | |
|---|---|
| Bloomberg US Dynamic Balance III ER Index | 57% |

| Annual point-to-point with a participation rate | |
|---|---|
| Blended Futures Index+ | 70% |
| Bloomberg US Dynamic Balance III ER Index+ | 105% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 75% |
| PIMCO Tactical Balanced ER Index+ | 100% |
| S&P 500® Futures Index ER+ | 55% |

| 2-year MY point-to-point with a participation rate[2] | YEAR 1 | YEAR 2 |
|---|---|---|
| Bloomberg US Dynamic Balance III ER Index+ | 135% | 160% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 80% | 95% |
| PIMCO Tactical Balanced ER Index+ | 125% | 150% |
| S&P 500® Futures Index ER+ | 57% | 65% |

| 5-year MY point-to-point with a participation rate[1,2,3] | YEAR 1 | YEAR 2 | YEAR 3 | YEAR 4 | YEAR 5 |
|---|---|---|---|---|---|
| Bloomberg US Dynamic Balance III ER Index+ | 155% | 180% | 205% | 230% | 255% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 100% | 115% | 130% | 145% | 160% |
| PIMCO Tactical Balanced ER Index+ | 150% | 175% | 200% | 225% | 250% |
| S&P 500® Futures Index ER+ | 60% | 67% | 75% | 85% | 95% |

= Non-volatility-controlled indexes  + Index Lock feature available.

[1] MY 5-year point-to-point crediting method is 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 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.

[2] MY 2-year point-to-point and MY 5-year point-to-point crediting methods are not available in New Hampshire.

[3] In Indiana, the ACR is 0%.

**This material must be accompanied by a current Allianz 222+® Annuity consumer brochure (222PL-001) and insert (222PL-001).**

## 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 rates 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 and may be higher or lower than prior rates but will not be less than the guaranteed minimums stated in the Statement of Understanding. 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 value of these bonuses, the contract must be held for at least 10 contract years and then lifetime withdrawals must be taken between the ages of 60 and 100. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.



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The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market 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 interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the contract.

There is potential for volatility-controlled indexes to underperform compared against benchmark indexes.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

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The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

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Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

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The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

The "PIMCO Tactical Balanced ER Index" (the "Index") is a rules-based index that tactically allocates across U.S. equity and fixed income markets using quantitative signals. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life Insurance Company of North America (the "Company" or "Allianz") with respect to this Allianz product (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO Tactical Balanced Excess Return Index performance contains backtested performance beginning 22 April 2004, which is prior to the actual launch of the index: The PIMCO Tactical Balanced Excess Return Index launched on 2 August 2018.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. In the event that the Index is no longer available to the Product or Product owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available.

PIMCO is affiliated with Allianz Life Insurance Company of North America ("Allianz").

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

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Allianz Life Insurance Company of North America may provide compensation to third parties other than index providers based on premium allocated to certain indices. One or more of these third parties may have an indirect affiliation with your financial professional.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

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

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Allianz

Allianz Life Insurance Company of North America

FIXED INDEX ANNUITY

# Allianz Benefit Control+® Annuity

## Guide to current rates as of 11/3/2026

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| Protected Income Value (PIV) premium bonus | Fixed interest | Allocation charge[1] |
|---|---|---|
| 30.00% | 2.50% | 0% |

| Accelerated PIV Interest Bonus Option | |
|---|---|
| PIV interest bonus | 250.00% |
| Accumulation value interest factor | 50.00% |
| **Monthly sum with a cap** | |
| S&P 500® Index | 1.50% |
| **Annual point-to-point with a cap** | |
| S&P 500® Index | 4.00% |
| **1-year performance trigger** | |
| S&P 500® Index | 3.15% |
| **1-year highest daily value with a participation rate** | |
| Bloomberg US Dynamic Balance III ER Index | 41% |

| Balanced PIV Interest Bonus Option | |
|---|---|
| PIV interest bonus | 150.00% |
| Accumulation value interest factor | 100.00% |
| **Annual point-to-point with a participation rate** | |
| Blended Futures Index+ | 40% |
| Bloomberg US Dynamic Balance III ER Index+ | 75% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 45% |
| PIMCO Tactical Balanced ER Index+ | 70% |
| S&P 500® Futures Index ER+ | 35% |

| 2-year MY point-to-point with a participation rate[2] | YEAR 1 | YEAR 2 |
|---|---|---|
| Bloomberg US Dynamic Balance III ER Index+ | 100% | 125% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 50% | 65% |
| PIMCO Tactical Balanced ER Index+ | 90% | 115% |
| S&P 500® Futures Index ER+ | 40% | 45% |

| 5-year MY point-to-point with a participation rate[1,2,3] | YEAR 1 | YEAR 2 | YEAR 3 | YEAR 4 | YEAR 5 |
|---|---|---|---|---|---|
| Bloomberg US Dynamic Balance III ER Index+ | 140% | 160% | 180% | 200% | 220% |
| Morgan Stanley Strategic Trends 10 ER Index+ | 85% | 95% | 105% | 115% | 130% |
| PIMCO Tactical Balanced ER Index+ | 130% | 145% | 165% | 185% | 205% |
| S&P 500® Futures Index ER+ | 45% | 50% | 55% | 65% | 75% |

= Non-volatility-controlled indexes  + Index Lock feature available.

[1] 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 0.00%. 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.

[2] MY 2-year point-to-point and MY 5-year point-to-point crediting methods are not available in New Hampshire.

[3] In Indiana, the ACR is 0%.

**This material must be accompanied by a current Allianz Benefit Control+® Annuity consumer brochure (ABCPL-001) or appropriate state variation.**

## Lifetime withdrawal percentages

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

| Age | Single life payment | Joint life payment |
|---|---|---|
| 50-54 | 3.80% | 3.30% |
| 55-59 | 4.10% | 3.60% |
| 60-64 | 4.30% | 3.80% |
| 65-69 | 4.80% | 4.30% |
| 70-74 | 5.10% | 4.60% |
| 75-79 | 5.30% | 4.80% |
| 80+ | 5.60% | 5.10% |

The rates 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 and may be higher or lower than prior rates but will not be less than the guaranteed minimums stated in the Statement of Understanding. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The PIV premium bonus, PIV interest bonus percentages, accumulation value interest factors, 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 premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower caps, lower participation rates, or other restrictions that are not included in similar annuities that don't offer a bonus feature.



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The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

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The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

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