

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage+® Annuity

Guide to current rates as of 5/5/2026

New business rates are not guaranteed and are subject to change at the discretion of 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.

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

Fixed interest	Premium bonus ¹	Monthly sum with a cap	Standard	Enhanced ²
2.90%	15.00%	S&P 500® Index	1.60%	2.10%

Annual point-to-point with a participation rate	Standard	Enhanced ²	Annual point-to-point with a cap	Standard	Enhanced ²
Blended Futures Index ⁺	35%	60%	S&P 500® Index	5.25%	7.00%
Bloomberg US Dynamic Balance III ER Index ⁺	85%	125%			
Morgan Stanley Strategic Trends 10 ER Index ⁺	40%	65%			
PIMCO Tactical Balanced ER Index ⁺	75%	115%			
S&P 500® Futures Index ER ⁺	30%	45%			

1-year performance trigger	Standard	Enhanced ²
S&P 500® Index	4.25%	5.50%

1-year highest daily value with a participation rate	Standard	Enhanced ²
Bloomberg US Dynamic Balance III ER Index	47%	70%

2-year MY point-to-point with a participation rate ⁴	Standard (year 1)	Standard (year 2)	Enhanced ² (year 1)	Enhanced ² (year 2)
Bloomberg US Dynamic Balance III ER Index ⁺	95%	120%	155%	180%
Morgan Stanley Strategic Trends 10 ER Index ⁺	50%	65%	85%	105%
PIMCO Tactical Balanced ER Index ⁺	85%	110%	140%	165%
S&P 500® Futures Index ER ⁺	35%	40%	50%	55%

5-year MY point-to-point with a participation rate ^{3,4}	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index ⁺	125%	140%	160%	180%	200%
Morgan Stanley Strategic Trends 10 ER Index ⁺	70%	80%	90%	100%	110%
PIMCO Tactical Balanced ER Index ⁺	115%	130%	145%	160%	180%
S&P 500® Futures Index ER ⁺	45%	50%	55%	60%	70%

5-year MY point-to-point with a participation rate ^{3,4}	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index ⁺	190%	215%	240%	265%	290%
Morgan Stanley Strategic Trends 10 ER Index ⁺	115%	130%	145%	155%	175%
PIMCO Tactical Balanced ER Index ⁺	165%	190%	215%	240%	265%
S&P 500® Futures Index ER ⁺	55%	60%	65%	75%	85%

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

Fixed interest	Premium bonus ¹	Monthly sum with a cap	Standard	Enhanced ²
2.40%	15.00%	S&P 500 [®] Index	1.30%	1.80%

Annual point-to-point with a participation rate	Standard	Enhanced ²	Annual point-to-point with a cap	Standard	Enhanced ²
Blended Futures Index [†]	25%	50%	S&P 500 [®] Index	3.00%	4.75%
Bloomberg US Dynamic Balance III ER Index [†]	65%	105%			
Morgan Stanley Strategic Trends 10 ER Index [†]	25%	50%			
PIMCO Tactical Balanced ER Index [†]	55%	95%			
S&P 500 [®] Futures Index ER [†]	20%	30%			

1-year highest daily value with a participation rate	Standard	Enhanced ²	1-year performance trigger	Standard	Enhanced ²
Bloomberg US Dynamic Balance III ER Index	36%	58%	S&P 500 [®] Index	2.50%	3.75%

2-year MY point-to-point with a participation rate ⁴	Standard (year 1)	Standard (year 2)	Enhanced ² (year 1)	Enhanced ² (year 2)
Bloomberg US Dynamic Balance III ER Index [†]	75%	90%	125%	150%
Morgan Stanley Strategic Trends 10 ER Index [†]	35%	45%	65%	85%
PIMCO Tactical Balanced ER Index [†]	65%	85%	115%	140%
S&P 500 [®] Futures Index ER [†]	22%	25%	35%	40%

5-year MY point-to-point with a participation rate ^{3,4}	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index [†]	100%	115%	130%	145%	160%
Morgan Stanley Strategic Trends 10 ER Index [†]	50%	55%	60%	70%	80%
PIMCO Tactical Balanced ER Index [†]	90%	100%	115%	130%	145%
S&P 500 [®] Futures Index ER [†]	30%	35%	40%	45%	50%

5-year MY point-to-point with a participation rate ^{3,4}	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index [†]	165%	185%	205%	230%	255%
Morgan Stanley Strategic Trends 10 ER Index [†]	90%	100%	115%	130%	145%
PIMCO Tactical Balanced ER Index [†]	145%	165%	185%	205%	230%
S&P 500 [®] Futures Index ER [†]	45%	50%	55%	60%	70%

The caps, participation rates, trigger interest rate, and interest rates specified above are set at issue and guaranteed for the first crediting period. Subsequent rates will be set on each new crediting period. 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 trigger interest rate is 0.15%. The minimum annual participation rate for the annual point-to-point with a participation rate crediting method is 5%. 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%. The minimum annual fixed interest rate is 0.10%. Rates may vary by state.



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

* Index Lock feature available.

¹ The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you withdraw your contract before the 11th contract year, you will lose the unvested bonus. During the first 10 contract years, we will apply a withdrawal charge, market value adjustment, and unvested bonus reduction if you partially or fully withdraw your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year. These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium). 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 premium bonus feature.

² Enhanced rates for monthly sum, annual point-to-point, performance trigger, highest daily value, and MY 2-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 0.95%. After contract issue, the maximum allocation charge percentage is 0.95%.

³ Standard and Enhanced participation rates for MY 5-year point-to-point crediting method 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 Standard participation rates is 0% with a maximum of 2.50%. The current allocation charge for Enhanced participation rates is 0.95%. After contract issue, the allocation charge percentage for standard and enhanced participation rates can only change when specified criteria are met, and can never be greater than the maximum allocation charge percentage of 2.50%. 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.

⁴ MY point-to-point crediting methods are only available to allocate to during the first 10 contract years. See the Statement of Understanding (SOU) for more details.

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 annuity 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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