

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage 5TM Annuity

Guide to current rates as of 4/21/2026

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		Annual point-to-point with a cap	
	4.50%	Nasdaq-100® Index	9.50%
		Russell 2000® Index	9.75%
		S&P 500® Index	9.50%
Annual point-to-point with a participation rate		1-year performance trigger	
Bloomberg US Dynamic Balance III ER Index*	180%	Nasdaq-100® Index	7.40%
PIMCO Tactical Balanced ER Index*	170%	Russell 2000® Index	7.60%
S&P 500® Futures Index ER*	65%	S&P 500® Index	7.20%
2-year MY point-to-point with a participation rate ¹		YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index*		245%	270%
PIMCO Tactical Balanced ER Index*		225%	250%
S&P 500® Futures Index ER*		70%	90%

* Index Lock feature available

This material must be accompanied by a current Allianz Accumulation Advantage 5TM Annuity consumer brochure (AAA5-001).

¹ MY point-to-point crediting method is only available to allocate to during the first 5 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.

Product and feature availability may vary by state and broker/dealer.

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

Fixed interest	
	4.00%

Annual point-to-point with a participation rate	
Bloomberg US Dynamic Balance III ER Index*	160%
PIMCO Tactical Balanced ER Index*	145%
S&P 500® Futures Index ER+	55%

Annual point-to-point with a cap	
Nasdaq-100® Index	7.00%
Russell 2000® Index	7.25%
S&P 500® Index	7.00%

1-year performance trigger	
Nasdaq-100® Index	5.40%
Russell 2000® Index	5.60%
S&P 500® Index	5.20%

2-year MY point-to-point with a participation rate ¹	YEAR 1	YEAR 2
Bloomberg US Dynamic Balance III ER Index*	220%	245%
PIMCO Tactical Balanced ER Index*	200%	225%
S&P 500® Futures Index ER+	60%	75%

The rates 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.



For more information about the Allianz Accumulation Advantage 5™ Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

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

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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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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