

ALLIANZ® FIXED INDEX ANNUITIES

Allianz Accumulation Advantage Classic™ 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			Monthly sum with a cap	Standard	Enhanced ¹
3.75%			S&P 500® Index	2.30%	2.80%
Annual point-to-point with a participation rate	Standard	Enhanced ¹	Annual point-to-point with a cap	Standard	Enhanced ¹
Blended Futures Index ⁺	80%	105%	S&P 500® Index	9.00%	10.75%
Bloomberg US Dynamic Balance III ER Index ⁺	135%	175%			
Morgan Stanley Strategic Trends 10 ER Index ⁺	90%	115%			
PIMCO Tactical Balanced ER Index ⁺	140%	180%			
S&P 500® Futures Index ER ⁺	55%	70%			
1-year highest daily value with a participation rate	Standard	Enhanced ¹	1-year performance trigger	Standard	Enhanced ¹
Bloomberg US Dynamic Balance III ER Index	80%	103%	S&P 500® Index	6.50%	7.75%
2-year MY point-to-point with a participation rate ³	Standard (year 1)	Standard (year 2)	Enhanced ¹ (year 1)	Enhanced ¹ (year 2)	
Bloomberg US Dynamic Balance III ER Index ⁺	180%	205%	215%	265%	
Morgan Stanley Strategic Trends 10 ER Index ⁺	95%	115%	125%	155%	
PIMCO Tactical Balanced ER Index ⁺	185%	210%	215%	265%	
S&P 500® Futures Index ER ⁺	60%	75%	75%	90%	
5-year MY point-to-point with a participation rate ^{2,3}	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index ⁺	235%	260%	285%	310%	335%
Morgan Stanley Strategic Trends 10 ER Index ⁺	130%	145%	160%	180%	200%
PIMCO Tactical Balanced ER Index ⁺	240%	265%	290%	315%	340%
S&P 500® Futures Index ER ⁺	70%	80%	90%	100%	110%
5-year MY point-to-point with a participation rate ^{2,3}	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index ⁺	325%	350%	375%	400%	425%
Morgan Stanley Strategic Trends 10 ER Index ⁺	170%	190%	215%	240%	265%
PIMCO Tactical Balanced ER Index ⁺	325%	350%	375%	400%	425%
S&P 500® Futures Index ER ⁺	80%	95%	100%	110%	125%

This material must be accompanied by a current Allianz Accumulation Advantage Classic™ Annuity consumer brochure (AAAC-001) or appropriate state variation.

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

Fixed interest			Monthly sum with a cap	Standard	Enhanced ¹
3.25%			S&P 500 [®] Index	2.00%	2.50%
Annual point-to-point with a participation rate	Standard	Enhanced ¹	Annual point-to-point with a cap	Standard	Enhanced ¹
Blended Futures Index [†]	70%	95%	S&P 500 [®] Index	6.75%	8.50%
Bloomberg US Dynamic Balance III ER Index [†]	115%	155%			
Morgan Stanley Strategic Trends 10 ER Index [†]	75%	100%			
PIMCO Tactical Balanced ER Index [†]	120%	160%			
S&P 500 [®] Futures Index ER [†]	45%	55%			
1-year highest daily value with a participation rate	Standard	Enhanced ¹	1-year performance trigger	Standard	Enhanced ¹
Bloomberg US Dynamic Balance III ER Index	69%	91%	S&P 500 [®] Index	4.50%	6.00%
2-year MY point-to-point with a participation rate ³	Standard (year 1)	Standard (year 2)	Enhanced ¹ (year 1)	Enhanced ¹ (year 2)	
Bloomberg US Dynamic Balance III ER Index [†]	125%	175%	185%	235%	
Morgan Stanley Strategic Trends 10 ER Index [†]	80%	95%	110%	135%	
PIMCO Tactical Balanced ER Index [†]	135%	185%	190%	240%	
S&P 500 [®] Futures Index ER [†]	50%	60%	60%	75%	
5-year MY point-to-point with a participation rate ^{2,3}	Standard (year 1)	Standard (year 2)	Standard (year 3)	Standard (year 4)	Standard (year 5)
Bloomberg US Dynamic Balance III ER Index [†]	195%	220%	245%	270%	295%
Morgan Stanley Strategic Trends 10 ER Index [†]	110%	125%	140%	155%	170%
PIMCO Tactical Balanced ER Index [†]	205%	230%	255%	280%	305%
S&P 500 [®] Futures Index ER [†]	55%	65%	70%	80%	90%
5-year MY point-to-point with a participation rate ^{2,3}	Enhanced (year 1)	Enhanced (year 2)	Enhanced (year 3)	Enhanced (year 4)	Enhanced (year 5)
Bloomberg US Dynamic Balance III ER Index [†]	290%	315%	340%	365%	390%
Morgan Stanley Strategic Trends 10 ER Index [†]	155%	175%	195%	215%	235%
PIMCO Tactical Balanced ER Index [†]	290%	315%	340%	365%	390%
S&P 500 [®] Futures Index ER [†]	70%	80%	90%	100%	110%

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 Classic™ Annuity,
CONTACT YOUR FINANCIAL PROFESSIONAL.

* Index Lock feature available.

¹ 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%.

² 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.

³ 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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