

Allianz fixed index annuity

Allianz 360SM Annuity

Guide to current rates as of 7/6/2021

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. To find the current rates, visit www.allianzlife.com/rates. The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Interest bonus		Rider charge ¹		Fixed interest	
50.00%		1.30%		2.10%	

Monthly sum with cap		Annual point-to-point with cap	
Nasdaq-100 [®] Index	2.20%	BlackRock iBLD Claria [®] Index ²	5.00%
Russell 2000 [®] Index	2.30%	Bloomberg US Dynamic Balance Index II	5.35%
S&P 500 [®] Index	2.00%	Nasdaq-100 [®] Index	3.75%
		PIMCO Tactical Balanced Index	5.15%
		Russell 2000 [®] Index	3.75%
		S&P 500 [®] Index	3.75%

Annual point-to-point with spread		Annual point-to-point with participation rate	
BlackRock iBLD Claria [®] Index ²	1.20%	BlackRock iBLD Claria [®] ER Index ⁺²	85.00%
Bloomberg US Dynamic Balance Index II	1.60%	Bloomberg US Dynamic Balance II ER Index ⁺	80.00%
PIMCO Tactical Balanced Index	1.60%	PIMCO Tactical Balanced ER Index ⁺	80.00%

2-year point-to-point with participation rate	
BlackRock iBLD Claria [®] ER Index ⁺²	115.00%
Bloomberg US Dynamic Balance II ER Index ⁺	110.00%
PIMCO Tactical Balanced ER Index ⁺	110.00%

The caps, spreads, 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 monthly cap for the monthly sum with cap crediting method is 0.50%. The minimum annual cap for the annual point-to-point with cap crediting method is 0.25%. The maximum annual spread for the annual point-to-point with spread crediting method is 12%. The minimum participation rate for the annual point-to-point with participation rate and 2-year point-to-point with participation rate crediting methods is 5%. The minimum fixed interest rate is 0.10%. Rates may vary by state.

The interest bonus, maximum rider charge percentage, and lifetime withdrawal percentage table are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions

⁺ Index lock feature available

¹ The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The initial rider charge percentage is guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year, but can only be increased when specific criteria are met and will never be greater than the maximum rider charge percentage of 3%. The specific criteria we monitor are the annual average US 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 Index not available in Iowa.

that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and fixed interest bonus and a partial loss of principal (premium).



This material must be accompanied by a current Allianz 360SM Annuity and the 360 Benefit rider consumer brochure (CB54370-3).

LIFETIME WITHDRAWAL PERCENTAGES

This table shows the base withdrawal percentages and annual increase percentages that will apply based on when income withdrawals are started according to the 360 Benefit rider. The initial lifetime income payment is calculated by multiplying the lifetime withdrawal percentage by the greater of the accumulation value or the guaranteed minimum value.

Level Income offers steady, predictable lifetime income payments.
Increasing Income offers lifetime income payments with the potential to increase.

Age at issue	Level Income		Increasing Income		Annual increase %*
	Single	Joint	Single	Joint	
50 or less	2.75%	2.25%	2.25%	1.75%	0.10%
51	2.85%	2.35%	2.35%	1.85%	0.10%
52	2.95%	2.45%	2.45%	1.95%	0.10%
53	3.05%	2.55%	2.55%	2.05%	0.10%
54	3.15%	2.65%	2.65%	2.15%	0.10%
55	3.25%	2.75%	2.75%	2.25%	0.10%
56	3.35%	2.85%	2.85%	2.35%	0.11%
57	3.45%	2.95%	2.95%	2.45%	0.12%
58	3.55%	3.05%	3.05%	2.55%	0.13%
59	3.65%	3.15%	3.15%	2.65%	0.14%
60	3.75%	3.25%	3.25%	2.75%	0.15%
61	3.85%	3.35%	3.35%	2.85%	0.16%
62	3.95%	3.45%	3.45%	2.95%	0.17%
63	4.05%	3.55%	3.55%	3.05%	0.18%
64	4.15%	3.65%	3.65%	3.15%	0.19%
65	4.25%	3.75%	3.75%	3.25%	0.20%
66	4.35%	3.85%	3.85%	3.35%	0.21%
67	4.45%	3.95%	3.95%	3.45%	0.22%
68	4.55%	4.05%	4.05%	3.55%	0.23%
69	4.65%	4.15%	4.15%	3.65%	0.24%
70	4.75%	4.25%	4.25%	3.75%	0.25%
71	4.85%	4.35%	4.35%	3.85%	0.26%
72	4.95%	4.45%	4.45%	3.95%	0.27%
73	5.05%	4.55%	4.55%	4.05%	0.28%
74	5.15%	4.65%	4.65%	4.15%	0.29%
75	5.25%	4.75%	4.75%	4.25%	0.30%
76	5.35%	4.85%	4.85%	4.35%	0.31%
77	5.45%	4.95%	4.95%	4.45%	0.32%
78	5.55%	5.05%	5.05%	4.55%	0.33%
79	5.65%	5.15%	5.15%	4.65%	0.34%
80	5.75%	5.25%	5.25%	4.75%	0.35%

* Annual increase percentages do not apply until the age of the (younger) covered person is greater than or equal to 40. The earliest lifetime withdrawals can begin is age 50.

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