Allianz

Allianz Life Insurance Company of North America

ALLIANZ ACCUMULATION ADVANTAGE® ANNUITY

Enhanced first-year fixed rate: 10-year accumulation example

See the potential of Allianz Accumulation Advantage® Annuity with an enhanced first-year fixed rate.

Allianz Accumulation Advantage® Annuity offers several key benefits, including protection of principal and credited interest from market downturns, tax deferral, and a death benefit for beneficiaries. It also offers the opportunity to earn interest through a variety of allocation options – including a fixed interest allocation.

With the fixed interest allocation, interest is credited daily at the rate we establish at the beginning of each contract year.

Allianz Life Insurance Company of North America (Allianz) is currently offering an enhanced first-year fixed rate of **3.00%** over the current base rate. As of November 7, 2023 our current rates are:

Premium $100,000 and greater[1]

- **8.00%** enhanced first-year fixed rate (5% base rate + 3.00% enhancement), with a
- Guaranteed 5% second-year fixed rate (base rate)

Premium less than $100,000[1]

- **7.50%** enhanced first-year fixed rate (4.5% base rate + 3.00% enhancement), with a
- Guaranteed 4.5% second-year fixed rate (base rate)

The following table shows how much additional interest you would earn in the first year of your contract with the enhanced first-year rate, for three different premium amounts.

Premium	First year enhancement	First year additional interest
$100,000	3.0%	$3,000
$250,000	3.0%	$7,500
$500,000	3.0%	$15,000

This hypothetical example is provided for illustrative purposes only.

Over time, the additional interest enhancement will help you build your accumulation value thanks to the power of compounding interest.

[1] Rates are subject to change each month. After the second year of your contract, renewal rates will be declared on the contract anniversary and guaranteed for the following contract year. While we manage renewal rates based off of the base rate, they may vary from year to year.

This material must be preceded or accompanied by the Allianz Accumulation Advantage® Annuity consumer brochure (AAA-001) or appropriate state variation.

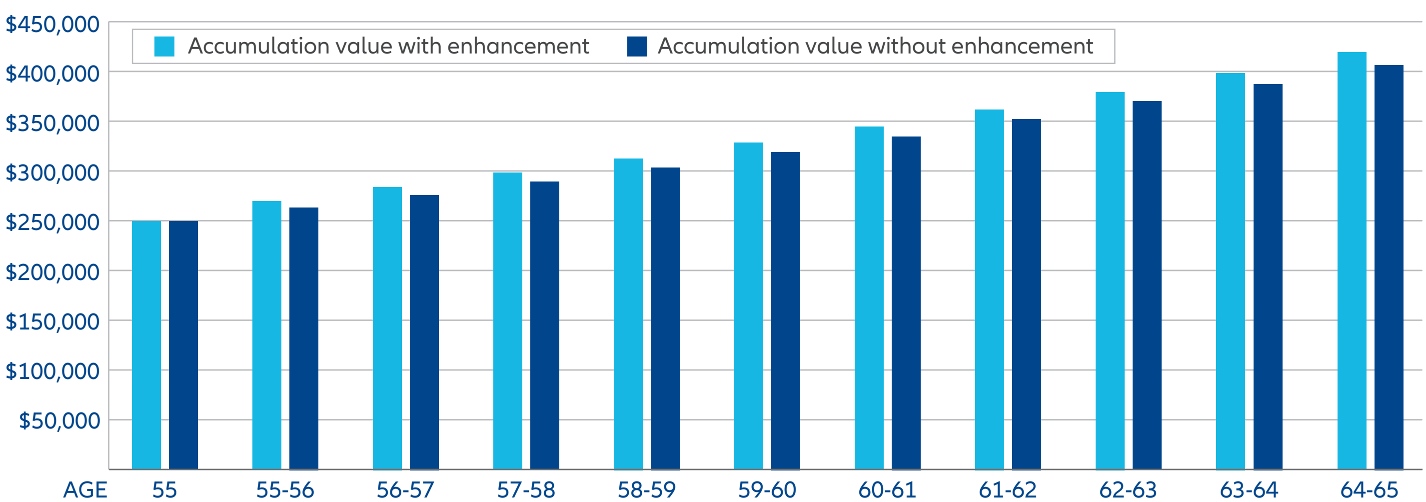
Product and feature availability may vary by state and broker/dealer.

AAA-059 (R-11/2023)

The below example demonstrates how Allianz Accumulation Advantage® can help you accumulate over time. This example assumes a $250,000 initial premium, an 8.00% first-year fixed rate, and a 5% fixed rate beginning in year 2.

Accumulation potential over 10 years

Contract year	Client age	Net premiums	Fixed rate	Accumulation value	Accumulation value without enhancement	Additional interest credited
0	55	$250,000		$250,000	$250,000	$0
1	55-56	$0	8.00%	$270,000	$262,500	$7,500
2	56-57	$0	5.00%	$283,500	$275,625	$7,875
3	57-58	$0	5.00%	$297,675	$289,406	$8,269
4	58-59	$0	5.00%	$312,559	$303,877	$8,682
5	59-60	$0	5.00%	$328,187	$319,070	$9,116
6	60-61	$0	5.00%	$344,596	$335,024	$9,572
7	61-62	$0	5.00%	$361,826	$351,775	$10,051
8	62-63	$0	5.00%	$379,917	$369,364	$10,553
9	63-64	$0	5.00%	$398,913	$387,832	$11,081
10	64-65	$0	5.00%	$418,859	$407,224	$11,635



These hypothetical charts are provided to show the accumulation potential of an Allianz Accumulation Advantage® Annuity based on the fixed interest allocation and assume current annual fixed rates for the first two contract years and the lower of the two rates thereafter. They do not predict or project the actual performance of an individual contract. Rates are subject to change and may be higher or lower depending on a number of factors, including market conditions. Contract values are subject to withdrawal charges and MVA (market value adjustment).

Remember, no allocation will perform the best in every environment. You should talk with your financial professional and consider all the options you have to diversify and adapt in a variety of economic environments.

To view current rates, please visit www.allianzlife.com/rates.

CONTACT YOUR FINANCIAL PROFESSIONAL to learn more about how Allianz Accumulation Advantage® Annuity can help you reach your retirement goals.

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