

Allianz fixed
index annuity

Allianz Benefit ControlSM Annuity

Guide to current rates as of 9/8/2020

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 Life Insurance Company of North America (Allianz). To find the current rates, **visit www.allianzlife.com/rates**. The participation rate on Allianz fixed index annuities is 100% unless otherwise noted.

Protected Income Value (PIV) bonus	Fixed interest	Allocation charge ¹
15.00%	1.00%	0.95%

Accelerated PIV Interest Bonus Option		Balanced PIV Interest Bonus Option	
PIV interest bonus	250.00%	PIV interest bonus	150.00%
Accumulation value interest factor	50.00%	Accumulation value interest factor	100.00%

Monthly sum with cap		Annual point-to-point with cap ¹	
Nasdaq-100 [®] Index	1.40%	BlackRock iBLD Claria [®] Index ²	2.15%
Russell 2000 [®] Index	1.40%	Bloomberg US Dynamic Balance Index II	2.50%
S&P 500 [®] Index	1.10%	Nasdaq-100 [®] Index	2.50%
		PIMCO Tactical Balanced Index	2.40%
		Russell 2000 [®] Index	2.50%
		S&P 500 [®] Index	2.50%

Annual point-to-point with spread ¹		Annual point-to-point with participation rate ¹	
BlackRock iBLD Claria [®] Index ²	3.85%	BlackRock iBLD Claria [®] ER Index ²	55.00%
Bloomberg US Dynamic Balance Index II	4.10%	Bloomberg US Dynamic Balance II ER Index [†]	50.00%
PIMCO Tactical Balanced Index	4.10%	PIMCO Tactical Balanced ER Index [†]	50.00%

2-year point-to-point with participation rate ¹	
BlackRock iBLD Claria [®] ER Index ²	75.00%
Bloomberg US Dynamic Balance II ER Index [†]	70.00%
PIMCO Tactical Balanced ER Index [†]	70.00%

[†] Index lock feature available

¹ Annual point-to-point and 2-year point-to-point crediting methods are subject to an allocation charge, deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0.95%. After contract issue, the allocation charge percentage can only change when specified criteria are met and can never be greater than the maximum allocation charge percentage of 2.5%. 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.



This material must be accompanied by a current Allianz Benefit Control Annuity consumer brochure (ABC-001) or appropriate state variation.

ABC-020 (R-9/2020)

LIFETIME WITHDRAWAL PERCENTAGES

This table shows the withdrawal percentages that will apply based on the age when income withdrawals are started.

Age	Single life payment	Joint life payment
50-54	2.75%	2.25%
55-59	3.25%	2.75%
60-69	3.75%	3.25%
70-79	4.25%	3.75%
80+	4.75%	4.25%

The caps, spreads, participation rates, interest rate, and allocation charge percentage 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 annual 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 PIV bonus, PIV interest bonus percentages, accumulation value interest factors, lifetime withdrawal percentage table, and maximum allocation charge percentage are set at issue based on the date Allianz receives the application and are guaranteed for the life of the contract.

Both the premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. You will not receive these bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Lifetime withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.



For more information about the Allianz Benefit ControlSM Annuity, contact your financial professional.

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The index tracks the return in excess of a benchmark rate. Annually, BlackRock will set allocations to the ETFs within each of the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares Russell 2000 ETF, iShares Core S&P 500 ETF, iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares 1-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF, iShares 7-10 year Treasury Bond ETF. The cash component is represented by the 3 month LIBOR rate.

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