



Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Allianz Accumulation AdvantageSM Annuity

Declared rates for: 08/04/2020

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.

The symbol beside a rate indicates a change since rates were last declared.

You are viewing rates for Allianz Accumulation AdvantageSM Annuity \$100,000 or greater

Fixed Interest		Monthly Sum W/ Cap	
	1.05% ▼	S&P 500 [®] Index	1.00% ▼
Annual Point To Point W/ Cap		Annual Point To Point W/ Participation Rate	
BlackRock iBLD Claria [®] Index ¹	2.00% ▼	BlackRock iBLD Claria [®] ER Index ⁺¹	35.00% ▼
Bloomberg US Dynamic Balance Index II	2.00% ▼	Bloomberg US Dynamic Balance ER Index II ⁺	30.00% ▼
PIMCO Tactical Balanced Index	1.75% ▼	PIMCO Tactical Balanced ER Index ⁺	30.00% ▼
S&P 500 [®] Index	2.00% ▼		
Annual Point To Point W/ Spread		2 Year Point To Point W/ Participation Rate	
BlackRock iBLD Claria [®] Index ¹	4.50% ▲	BlackRock iBLD Claria [®] ER Index ⁺¹	60.00% ▼
Bloomberg US Dynamic Balance Index II	4.75% ▲	Bloomberg US Dynamic Balance ER Index II ⁺	55.00% ▼
PIMCO Tactical Balanced Index	4.75% ▲	PIMCO Tactical Balanced ER Index	55.00% ▼

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⁺ Index lock feature available

¹ Index not available in Iowa.

The rates are guaranteed for the length of the crediting period. They are declared at issue and at the end of the crediting period. 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 a participation rate and the 2-year point-to-point with a participation rate crediting methods is 10.0%. The minimum interest rate is 0.10%.

(C64237-MVA, R95528-01-MVA)

Business Rules

Pending Business Rules

Pending business and/or applications received on or before Monday, August 3, 2020 will be:

- Will be eligible to receive the higher interest rate, higher caps, higher participation rates, and lower spreads.
- If premium arrives on/or after August 4, 2020 and within 60 days from the date the application was received, the client will automatically be eligible for the better of the rates at that time, or at the time when the application was received.
- Applications for which premium is received more than 60 days from the date the application was received will be eligible for the interest rate, caps, participation rates, and spreads available at the time the contract is issued.

New Application Rules

Applications received on or after Tuesday, August 4, 2020 will be:

- Eligible to receive the current interest rate, caps, participation rates, and spreads listed above.
- All premium must be received within 60 days from the date the application was received to be eligible for the current interest rate, caps, participation rates, and spreads.
- Applications for which premium is received more than 60 days from the date the application was received will be eligible for the interest rates, caps, participation rates, and spreads available at the time the contract is issued.

The BlackRock iBLD Claria® Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. 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. The BlackRock iBLD Claria® ER Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between the components daily based on historical realized volatility of the components. 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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The S&P 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors.

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