



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

Allianz 222[®] 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.

Protected Income Value (PIV) Bonus		PIV Interest Bonus		Fixed Interest	
15.00%		50.00%		1.10% ▼	
Monthly Sum W/ Cap		Annual Point To Point W/ Cap ¹			
Nasdaq-100® Index		1.40% ▼	BlackRock iBLD Claria® Index ²		1.65% ▼
Russell 2000® Index		1.40% ▼	Bloomberg US Dynamic Balance Index II		2.00% ▼
S&P 500® Index		1.10% ▼	Nasdaq-100® Index		2.00% ▼
			PIMCO Tactical Balanced Index		1.90% ▼
			Russell 2000® Index		2.00% ▼
			S&P 500® Index		2.00% ▼
Annual Point To Point W/ Spread ¹		Annual Point To Point W/ Participation Rate ¹			
BlackRock iBLD Claria® Index ²		4.35% ▲	BlackRock iBLD Claria® ER Index ⁺²		45.00% ▼
Bloomberg US Dynamic Balance Index II		4.60% ▲	Bloomberg US Dynamic Balance II ER Index ¹		Dismiss ▼

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Annual Point To Point W/ Spread ¹		Annual Point To Point W/ Participation Rate ¹	
PIMCO Tactical Balanced Index	4.60% ▲	PIMCO Tactical Balanced ER Index ⁺	40.00% ▼

2 Year Point To Point W/ Participation Rate^{1, 3}

BlackRock iBLD Claria [®] ER Index ⁺²	65.00% ▼
Bloomberg US Dynamic Balance II ER Index ⁺	60.00% ▼
PIMCO Tactical Balanced ER Index ⁺	60.00% ▼

⁺ 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 accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. 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%.

² Index not available in Iowa.

³ Not available in New Hampshire.

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 5.0%. The minimum interest rate is 0.10%.

The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the 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. Income 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.

(C54370-MVA)

Business Rules

Pending Business Rules

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

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- 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.



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

Allianz 360SM 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.

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Interest Bonus

25.00%

Rider Charge¹

1.20%

Fixed Interest

1.90% ▼

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Monthly Sum W/ Cap

Annual Point To Point W/ Cap

Monthly Sum W/ Cap

Nasdaq-100 [®] Index	1.90% ▼
S&P 500 [®] Index	1.70% ▼
Russell 2000 [®] Index	2.00% ▼

Annual Point To Point W/ Cap

BlackRock iBLD Claria [®] Index ²	4.00% ▼
Bloomberg US Dynamic Balance Index II	4.35% ▼
Nasdaq-100 [®] Index	3.25% ▼
PIMCO Tactical Balanced Index	4.15% ▼
Russell 2000 [®] Index	3.25% ▼
S&P 500 [®] Index	3.25% ▼

Annual Point To Point W/ Spread

BlackRock iBLD Claria [®] Index ²	1.95% ▲
Bloomberg US Dynamic Balance Index II	2.35% ▲
PIMCO Tactical Balanced Index	2.35% ▲

Annual Point To Point W/ Participation Rate

BlackRock iBLD Claria [®] ER Index ⁺²	75.00% ▼
Bloomberg US Dynamic Balance II ER Index ⁺	70.00% ▼
PIMCO Tactical Balanced ER Index ⁺	70.00% ▼

2 Year Point To Point W/ Participation Rate

BlackRock iBLD Claria [®] ER Index ⁺²	105.00% ▼
Bloomberg US Dynamic Balance II ER Index ⁺	100.00% ▼
PIMCO Tactical Balanced ER Index ⁺	100.00% ▼

+ Index lock feature available

¹ The annual rider charge is deducted on 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%.

² 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 5.0%. The minimum interest rate is 0.10%.

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

(C54370-MVA, R95316-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.
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Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Allianz Benefit ControlSM 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%.

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.

Protected Income Value (PIV) Bonus

10.00%

Fixed Interest

1.10% ▼

Accelerated PIV Interest Bonus Option

PIV interest bonus	250.00%
Accumulation value interest factor	50.00%

Balanced PIV Interest Bonus Option

PIV interest bonus	150.00%
Accumulation value interest factor	100.00%

Monthly Sum W/ Cap

Nasdaq-100 [®] Index	1.40% ▼
Russell 2000 [®] Index	1.40% ▼
S&P 500 [®] Index	1.10% ▼

Annual Point To Point W/ Cap¹

BlackRock iBLD Claria [®] Index ²	1.65% ▼
Bloomberg US Dynamic Balance Index II	2.00% ▼
Nasdaq-100 [®] Index	2.00% ▼
PIMCO Tactical Balanced Index	1.90% ▼
Russell 2000 [®] Index	2.00% ▼
S&P 500 [®] Index	2.00% ▼

Annual Point To Point W/ Spread¹

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Annual Point To Point W/ Participation Rate¹

Dismiss

Annual Point To Point W/ Spread ¹		Annual Point To Point W/ Participation Rate ¹	
BlackRock iBLD Claria® Index ²	4.35% ▲	BlackRock iBLD Claria® ER Index ⁺²	45.00% ▼
Bloomberg US Dynamic Balance Index II	4.60% ▲	Bloomberg US Dynamic Balance II ER Index ⁺	40.00% ▼
PIMCO Tactical Balanced Index	4.60% ▲	PIMCO Tactical Balanced ER Index ⁺	40.00% ▼

2 Year Point To Point W/ Participation Rate¹

BlackRock iBLD Claria® ER Index ⁺²	65.00% ▼
Bloomberg US Dynamic Balance II ER Index ⁺	60.00% ▼
PIMCO Tactical Balanced ER Index ⁺	60.00% ▼

+ 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 accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. 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%.

² 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%.

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.

(C64237-MVA, R95581-MVA)

Business Rules

Pending Business Rules

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

Dismiss

- 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.



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

Core Income 7[®] 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%.

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.

Rider Charge ¹	Fixed Interest	Dismiss
1.25%	2.50%	

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Annual Point To Point W/ Cap

Nasdaq-100® Index	4.50%
S&P 500® Index	4.50%
Russell 2000® Index	4.50%
Bloomberg US Dynamic Balance Index II	6.50%

Annual Point To Point W/ Spread

Bloomberg US Dynamic Balance Index II	1.75%
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Annual Point To Point W/ Participation Rate

Bloomberg US Dynamic Balance II ER Index*	100.00%
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2 Year Point To Point W/ Participation Rate

Bloomberg US Dynamic Balance II ER Index*	130.00%
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* Index Lock feature available

¹ The annual rider charge is deducted on 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 2.5%.

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 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 5%. The minimum interest rate is 0.10%.

(C54370-MVA, R95374-MVA)



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

Allianz Legacy by DesignSM

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.

When you purchase Legacy by Design, you receive two annuity contracts: Allianz Legacy PlannerSM Annuity and Allianz Legacy PlusSM Annuity. Rates shown below apply to both contracts unless indicated otherwise.

Death Benefit Bonus ¹		Fixed Interest	
25.00%		0.70% ▼	
Monthly Sum W/ Cap		Annual Point To Point W/ Cap	
Nasdaq-100 [®] Index	1.10% ▼	BlackRock iBLD Claria [®] Index ²	1.00% ▼
Russell 2000 [®] Index	1.10% ▼	Bloomberg US Dynamic Balance Index II	1.00% ▼
S&P 500 [®] Index	1.00% ▼	Nasdaq-100 [®] Index	1.00% ▼
		PIMCO Tactical Balanced Index	1.00% ▼
		Russell 2000 [®] Index	1.00% ▼
		S&P 500 [®] Index	1.25% ▼
Annual Point To Point W/ Spread		Annual Point To Point W/ Participation Rate	
BlackRock iBLD Claria [®] Index ²	6.25% ▲	BlackRock iBLD Claria [®] ER Index ²	25.00% ▼
Bloomberg US Dynamic Balance Index II	6.50% ▲		

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Annual Point To Point W/ Spread

Annual Point To Point W/ Participation Rate

PIMCO Tactical Balanced Index	6.50% ▲	Bloomberg US Dynamic Balance II ER Index	25.00% ▼
		PIMCO Tactical Balanced ER Index	25.00% ▼

¹ The Death Benefit Bonus is not available to the contract owner as a full or partial withdrawal. If the Legacy Plus contract is annuitized, the Death Benefit Bonus will not be included in the annuitization value, unless the contract owner reaches age 100. The Death Benefit Bonus will be decreased by any partial surrenders. This decrease will be proportional to the decrease in the accumulation value.

² Not available in Iowa.

The rates are guaranteed for one year. They are declared at issue and 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 crediting method is 10%. The minimum interest rate is 0.10%.

(C64281-MVA-Q, C64281-NQ)

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.

Dismiss

- 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.
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