

Rates



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

Allianz 222[®] Annuity

Current rates as of: 11/07/2017

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.

Protected Income Value (PIV) Bonus		PIV Interest Bonus		Fixed Interest	
15.00%		50.00%		1.50% ▲	
Monthly Sum Cap			Annual Point To Point W/ Cap		
Nasdaq-100 [®] Index		1.60%	Bloomberg US Dynamic Balance Index II		3.50%
Russell 2000 [®] Index		2.00%	Blended index		3.25% ▲
S&P 500 [®] Index		1.60%	Nasdaq-100 [®] Index		2.75% ▲
			PIMCO Tactical Balanced Index		3.25%
			Russell 2000 [®] Index		2.75% ▲
			S&P 500 [®] Index		2.75% ▲
Monthly Average Spread			Annual Point To Point Spread		
Blended index		2.50% ▼	Bloomberg US Dynamic Balance Index II		2.95%
			PIMCO Tactical Balanced Index		2.85%

The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12% and 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.

The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays U.S. Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

(C54370-MVA)

Business Rules

Pending Business Rules

Pending business and/or applications received on or before Monday November 6, 2017 will be:

- Eligible to receive the lower interest rate, lower cap, and higher spread.
- If premium arrives on or after 11/7/2017 and within 90 days from the date the application was received, the client will automatically be eligible for the higher of the rates at that time or when the application was received. For this scenario, no Letter of Instruction is needed.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the rates available during the period of 10/3/2017-11/6/2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

New Application Rules

Applications received on or after Tuesday, November 7, 2017 will be:

- Eligible to receive the higher rate, higher cap, and/or lower spread.
- All premium must be received within 90 days from the date the application was received to be eligible for the current interest rate, cap, and spread.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the new rates on or after Tuesday November 7, 2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

Allianz 360SM Annuity

Current rates as of: 11/07/2017

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.

Interest Bonus	Rider Charge ¹	Fixed Interest
25.00%	1.20%	1.90% ▲
Monthly Sum Cap		Annual Point To Point W/ Cap
Nasdaq-100 [®] Index	2.00% ▲	Nasdaq-100 [®] Index 3.75% ▲
S&P 500 [®] Index	2.00% ▲	S&P 500 [®] Index 3.75% ▲
Russell 2000 [®] Index	2.10% ▲	Russell 2000 [®] Index 3.75% ▲
		Blended index 4.25% ▲
		Bloomberg US Dynamic Balance Index II 4.60% ▲
		PIMCO Tactical Balanced Index 4.35% ▲
Monthly Average Spread		Annual Point To Point Spread
Blended index	2.00% ▼	Bloomberg US Dynamic Balance Index II 1.95% ▼
		PIMCO Tactical Balanced Index 1.85% ▼

¹ The annual rider charge is deducted on monthly basis from the accumulation value and guaranteed minimum value (in most states).

The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12% and 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).

The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays U.S. Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

(C54370-MVA, R95316-MVA)

Business Rules

Pending Business Rules

Pending business and/or applications received on or before Monday, November 6, 2017 will be:

- Eligible to receive the current product and lower interest rate, lower cap, and higher spread.
- Applications pending with no premium may be eligible for higher rate, higher cap, and/or lower spread listed above if premium arrives on or after Tuesday, November 7, 2017. In this instance, the November 7th 2017 Product Change Letter of Instruction is not required.
- Any pending business signed and received on or before Monday, November 6, 2017 or issued contracts within their free-look period may opt into the post-change version of the product by submitting November 7th 2017 Product Change letter of instruction and the post-change version of the SOU. These should be received no sooner than November 7, 2017 but no later than December 7, 2017.
- If the November 7th 2017 Product Change Letter of Instruction is received by the home office, the owner will receive the product version available at the time the letter is received, including all product features and values. If product features, such as bonuses, minimum guaranteed values, or index allocation options, have changed between the time the application was received and the letter of instruction is received, the owner will receive the features available on the date of letter receipt.
- All premiums must be received within 90 days from the date the application was received to be eligible for higher rate, higher cap, and/or lower spread. HOWEVER in order to receive the increased payout percentages the November 7th Product Change Letter of instruction must be received.
- Applications for which premium is received more than 90 days from the date the application was received will be eligible for the current product and current interest rate, cap, and spread available on the product being issued. These rates, caps, and spreads may differ from the state-by-state breakdown above depending upon whether the specific application is issued with or without an MVA.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

New Application Rules

Applications received on or after Tuesday, November 7, 2017 will be:

- Eligible to receive the new product and higher rate, higher cap, and/or lower spread.
- All premium must be received within 90 days from the date the application was received to be eligible for higher rate, higher cap, and/or lower spread.
- Applications for which premium is received more than 90 days from the date the application was received will be eligible for the current product and current interest rate, cap, and spread available on the product being issued. These rates, caps, and spreads may differ from the state-by-state breakdown above depending upon whether the specific application is issued with or without an MVA.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

Allianz 365i[®] Annuity

Current rates as of: 11/07/2017

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.

Premium Bonus ¹		Fixed Interest	
3.00%*		1.30% ▲	
Monthly Sum Cap		Annual Point To Point W/ Cap	
Nasdaq-100 [®] Index	1.40% ▲	Nasdaq-100 [®] Index	2.50% ▲
S&P 500 [®] Index	1.40% ▲	S&P 500 [®] Index	2.50% ▲
Russell 2000 [®] Index	1.90%	Russell 2000 [®] Index	2.50% ▲
		Blended index	2.50% ▲
		Bloomberg US Dynamic Balance Index II	2.75%
		PIMCO Tactical Balanced Index	2.50%
Monthly Average Spread		Annual Point To Point Spread	
Blended index	3.50% ▼	Bloomberg US Dynamic Balance Index II	3.70% ▼
		PIMCO Tactical Balanced Index	3.60% ▼
Income Maximizer Rider			
Guaranteed Interest Credit			6.00%
Rider Charge ²			1.20%
Income Maximizer Rider Option 3			Call for current payout percentage.

¹The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. Bonus annuities 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 premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium).

²The annual rider charge is 1.20% of the protected income value, deducted on a monthly basis from the accumulation value and guaranteed income value (in most states).

* 2.0% in CT

The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12% and the minimum interest rate is 0.10%

The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays U.S. Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

(C54370-MVA, R95331-01-MVA)

Business Rules

Pending Business Rules

Pending business and/or applications received on or before Monday November 6, 2017 will be:

- Eligible to receive the lower interest rate, lower cap, and higher spread.
- If premium arrives on or after 11/7/2017 and within 90 days from the date the application was received, the client will automatically be eligible for the higher of the rates at that time or when the application was received. For this scenario, no Letter of Instruction is needed.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the rates available during the period of 10/3/2017-11/6/2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

New Application Rules

Applications received on or after Tuesday, November 7, 2017 will be:

- Eligible to receive the higher rate, higher cap, and/or lower spread.
- All premium must be received within 90 days from the date the application was received to be eligible for the current interest rate, cap, and spread.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the new rates on or after Tuesday November 7, 2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

Core Income 7[®] Annuity

Current rates as of: 11/07/2017

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.

Rider Charge ¹	Fixed Interest
1.05%	2.40% ▲
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	6.75% ▲
Annual Point To Point Spread	
Bloomberg US Dynamic Balance Index II	1.00% ▼

¹The annual rider charge is deducted on monthly basis from the accumulation value and guaranteed minimum value (in most states).

The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum interest rate is 0.10%.

(C54370-MVA, R95374-MVA)

Business Rules

Pending Business Rules

Pending business and/or applications received on or before Monday November 6, 2017 will be:

- Eligible to receive the lower interest rate, lower cap, and higher spread.
- If premium arrives on or after 11/7/2017 and within 90 days from the date the application was received, the client will automatically be eligible for the higher of the rates at that time or when the application was received. For this scenario, no Letter of Instruction is needed.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the rates available during the period of 10/3/2017-11/6/2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.

New Application Rules

Applications received on or after Tuesday, November 7, 2017 will be:

- Eligible to receive the higher rate, higher cap, and/or lower spread.
- All premium must be received within 90 days from the date the application was received to be eligible for the current interest rate, cap, and spread.
- If premium is received after 90 days from the application received date the client will be eligible for the rates, caps, and spreads available at that time.
- If application and premium are received and ready to issue they will automatically be eligible for the new rates on or after Tuesday November 7, 2017.
- After one year, rates can be higher, lower, or the same and will renew with other contracts that were fully funded on the same day.



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