



Company	Allianz Life of North America Allianz Group
A.M Best Rating	A+
Standard and Poor's Rating	AA
Product Type	Fixed Indexed
Product	Allianz 222SM Annuity (FPDA first year only)
Policy Form Number	C54370
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Independent Agent
Product Launch Date	3/1/2016
Bonus	15.00% On all premiums during year one Applied to Benefit Base, not Account Value AND See <i>Guaranteed Lifetime Withdrawal Benefit</i> section for details on additional interest bonus
Surrender Charge	10 Years 10.00, 10.00, 10.00, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A

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*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guaranteed Surrender Value	Varies 87.5% @ 1.35 - 3%
Strategies / Subaccounts Offered	17 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	1.30%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Premiums Paid annually, as long as the money is withdrawn after the contract anniversary following the most recent premium payment
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value OR Benefit Base if annuitized for a minimum five-year period
Surrender Charge Waivers Available	Nursing Home
Issue Ages	0 - 80
Minimum Initial Premiums	Q/NQ \$20,000

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Company	Allianz Life of North America Allianz Group
Product	Allianz 222SM Annuity (FPDA first year only)
Minimum Subsequent Premium	Q/NQ \$50
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Allianz 222 Income Benefit Rider IX
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Optional Flexible Withdrawal Rider: provides access to a one-time lump-sum payment of any amount, up to their contract's full Account Value, if the client becomes confined after the first contract year to a qualifying nursing home, assisted living facility or hospital for 30 of 35 consecutive days. Annual rider charge of 0.10% is deducted annually from the Account Value(a.k.a. Annuitization Value). Must be contracted through an <i>Allianz Preferred</i> marketing organization to sell this product.
State Approvals	Variations Approved In: AK, AL, AZ, CA, CT, DE, FL, HI, IA, IN, KS, KY, MA, MD, MN, MO, MS, MT, NJ, NV, OH, OR, PA, SC, SD, TX, UT, VA, WA States Not Approved In: NY



Company	Allianz Life of North America Allianz Group
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Street Level Compensation	YEAR ONE Ages 0 - 75 A. 6.18% B. 4.04% & 0.48% trail C. 0.95% & 0.95% trail Ages 76 - 80 A. 4.28% B. 2.61% & 0.48% trail C. 0.71% & 0.95% trail
Data thought to be current as of:	2/4/2020

*The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective February 4, 2020

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Allianz Life of North America Allianz Group	Allianz 222 SM Annuity (FPDA first year only)	N/A	S&P 500	Annual	Annual Point-to-Point	100.0%	2.25% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			Nasdaq-100	Annual	Annual Point-to-Point	100.0%	2.25% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	100.0%	2.50% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			Bloomberg US Dynamic Balance Index II	Annual	Annual Point-to-Point	100.0%	2.50% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			PIMCO Tactical Balanced Index	Annual	Annual Point-to-Point	100.0%	2.40% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			BlackRock iBLD Claria Index	Annual	Annual Point-to-Point	100.0%	2.15% Annually	N/A	100% / 0.25% Annually / N/A	N/A
			BlackRock iBLD Claria ER Index	Annual	Annual Point-to-Point	55.0%	N/A	N/A	10% / N/A / N/A	N/A
			Bloomberg US Dynamic Balance II ER Index	Annual	Annual Point-to-Point	50.0%	N/A	N/A	10% / N/A / N/A	N/A
			PIMCO Tactical Balanced ER Index	Annual	Annual Point-to-Point	50.0%	N/A	N/A	10% / N/A / N/A	N/A
			Bloomberg US Dynamic Balance Index II	Annual	Annual Point-to-Point	100.0%	N/A	4.10%	100% / N/A / 12.00%	N/A
			PIMCO Tactical Balanced Index	Annual	Annual Point-to-Point	100.0%	N/A	4.10%	100% / N/A / 12.00%	N/A
			BlackRock iBLD Claria Index; BlackRock iBLD Claria ER Index	Annual	Annual Point-to-Point	100.0%	N/A	3.85%	100% / N/A / 12.00%	N/A
			Bloomberg US Dynamic Balance II ER Index	Biennial	Two-Year Point-to-Point	70.0%	N/A	N/A	10% / N/A / N/A	N/A

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Rates Effective February 4, 2020

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Allianz Life of North America Allianz Group	Allianz 222 SM Annuity (FPDA first year only)	N/A	PIMCO Tactical Balanced ER Index	Biennial	Two-Year Point-to-Point	70.0%	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Point-to-Point	100.0%	1.20% Monthly	N/A	100% / 0.50% Monthly / N/A	N/A
			Nasdaq-100	Annual	Monthly Point-to-Point	100.0%	1.50% Monthly	N/A	100% / 0.50% Monthly / N/A	N/A
			Russell 2000	Annual	Monthly Point-to-Point	100.0%	1.50% Monthly	N/A	100% / 0.50% Monthly / N/A	N/A
Current Fixed Account Rate(s)		1.30%								
Upcoming Fixed Account Rate(s)		N/A								
Other Crediting Strategy Information		The indexing strategies that use a participation rate, as opposed to a cap or spread rate, provide the ability to lock-in indexed gains before the end of the indexed crediting period, one time during each crediting period. Once a lock-in has occurred, no additional indexed gains will be applied for that crediting period. Monthly point-to-point strategy: upside cap, but no downside cap.								



Allianz 222 Income Benefit Rider IX

Guaranteed Lifetime Withdrawal Benefit

Company	Allianz Life of North America
Benefit Name	Allianz 222 Income Benefit Rider IX
Products Available On	Allianz 222 SM Annuity
Is Benefit a Rider?	No
Benefit Launch Date	9/10/2019
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	0 - 80
Minimum Age at Which GLWB Payments Can Commence	60
Waiting Period to Exercise Benefit	10 Years
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	No
Benefit Base Bonus on GLWB	15%
Increasing Income after Income Commencement	Yes
Current Annual Benefit Charge	N/A
Maximum Annual Benefit Charge	N/A
Charge Frequency	N/A
Charge Based on	N/A
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A

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Allianz 222 Income Benefit Rider IX

Guaranteed Lifetime Withdrawal Benefit

Company	Allianz Life of North America
Benefit Name	Allianz 222 Income Benefit Rider IX
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A



Allianz 222 Income Benefit Rider IX

Guaranteed Lifetime Withdrawal Benefit

Company	Allianz Life of North America
Benefit Name	Allianz 222 Income Benefit Rider IX
Guaranteed Lifetime Withdrawal Benefit	<p>Mandatory Allianz 222 Income Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. An interest bonus of 50.00% of the fixed and indexed interest earned will be credited annually to the Benefit Base of the Guaranteed Lifetime Withdrawal Benefit (GLWB) for the life of the contract, or until the GLWB is terminated. Surrendering the contract prior to the tenth year may result in a loss of previously credited interest bonuses, as will annuitizing for less than a 10-year period prior to year ten. A 15% bonus also applies to the Benefit Base; must hold product in deferral for ten years and take income under the GLWB between ages 60 and 100, in order to receive this Benefit Base bonus as well as any potential interest bonus.</p> <p>Rider provides for potentially higher payments by increasing the amount of the next year's payment by the percentage increase in the selected fixed or indexed allocation which premiums are allocated to. In addition, the Guaranteed Withdrawal Payment amount may increase due to increases in the Benefit Base which are a result of the 50% interest bonus.</p> <p>Rider can be terminated at the client's request. (See below for Income %)</p> <p>Enhanced Guaranteed withdrawal Payments are available on the life of the annuitant, through the Allianz Income Multiplier (AIM) Benefit, under the following conditions:</p> <p>Confinement Eligibility for Nursing Homes:</p> <ol style="list-style-type: none"> 1. Annuitant must be confined to a qualified care facility for 90 days in a 120 day period, 2. Annuitant must be confined at the time of the withdrawal to receive Enhanced Guaranteed Withdrawal Payments, and 3. Confinement must occur after the first contract year <p>ADL Eligibility for Home Health Care:</p> <ol style="list-style-type: none"> 1. A physician certifies that the annuitant is unable to perform at least two ADLs,

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Guaranteed Lifetime Withdrawal Benefit

Company	Allianz Life of North America
Benefit Name	Allianz 222 Income Benefit Rider IX
	<p>2. Annuitant must be eligible at the time of the withdrawal to receive Enhanced Guaranteed Withdrawal Payments, and</p> <p>3. Client becomes eligible after the first contract year</p> <p>If the annuitant meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment amount will be doubled. Once the confinement or ADL eligibility ends, or the Account Value is depleted to zero, the rider withdrawal percentage will adjust back to the original income percentage.</p>
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Ages 60 - 69= 4.50% / 4.00%</p> <p>Ages 70 - 79= 5.00% / 4.50%</p> <p>Ages 80 - 100= 5.50% / 5.00%</p>
Benefit Close Date	N/A