

NF

NEW BUSINESS RATES EFFECTIVE FROM 10/1/2024 TO 11/4/2024

Allianz Index Advantage+ NF® Variable Annuity

Index strategy	Protection level	Cap or trigger rate					Participation rate	
		S&P 500® Index	Russell 2000® Index	Nasdaq-100® Index	iShares® MSCI Emerging Markets ETF	EURO STOXX 50®	S&P 500® Index	Russell 2000® Index
6-YEAR TERM								
Index PERFORMANCE Strategy (cap)	Buffer 10%	Uncapped	85.00%	Not applicable			100%	100%
	Buffer 20%	125.00%	80.00%				100%	100%
3-YEAR TERM								
Index PERFORMANCE Strategy (cap)	Buffer 10%	60.00%	60.00%	Not applicable			100%	100%
	Buffer 20%	40.00%	45.00%				100%	100%
1-YEAR TERM								
Index PERFORMANCE Strategy (cap)	Buffer 10%	15.75%	17.50%	15.00%	20.25%	25.00%	Not applicable	
	Buffer 20%	10.50%	12.00%	10.50%	13.25%	16.00%		
	Buffer 30%	8.25%	9.50%	9.00%	9.50%	11.25%		
Index PRECISION Strategy (trigger rate)	Buffer 10%	10.40%	12.20%	12.00%	9.30%	11.00%		
Index DUAL PRECISION Strategy (trigger rate)	Buffer 10%	8.60%	10.10%	10.10%	7.60%	8.50%		
	Buffer 20%	6.50%	7.20%	7.10%	5.50%	6.00%		
	Buffer 30%	5.30%	5.50%	5.50%	4.30%	5.00%		
Index GUARD Strategy (cap)	Floor -10%	11.00%	14.25%	12.00%	16.75%	20.00%		
Index PROTECTION Strategy with Trigger (trigger rate)	100%	6.10%	6.20%	5.90%	5.40%	6.30%		
There is no product fee on any of the index options.								
Deduction of the withdrawal charge, \$50 contract maintenance charge (on contracts with less than \$100,000 contract value), and, if applicable, the 0.20% Maximum Anniversary Value Death Benefit rider fee may result in a loss of principal or previously earned performance credits, which are the returns you may receive from the index options. The annual rider fee, payable on each quarterly contract anniversary, is calculated as a percentage of the charge base, which is the contract value on the preceding quarterly contract anniversary, adjusted for subsequent purchase payments and withdrawals.								

This material must be preceded or accompanied by a current prospectus for Allianz Index Advantage+ NF® Variable Annuity and the Index Advantage+ NF® consumer materials, index options guide, product profile, and index strategy inserts.

For more complete information about the variable option, call your financial professional or Allianz Life Financial Services, LLC at 800.624.0197 for a variable option prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and variable and index options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

For current state-specific product information, please visit www.allianzlife.com/RILAstataapprovals

For renewal rates, please visit www.allianzlife.com/RILArenewalrates

The Index Effective Date cannot be the 29th, 30th, or 31st of a month. On those days we change the Index Effective Date to be the next business day. This is important because if you want the earliest Index Effective Date and your issue date is one of these three days, your Index Effective Date will be different from your issue date.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED

• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Guaranteed Minimums	
Index Performance Strategy 6-year term cap	5%
Index Performance Strategy 3-year term cap	2%
Index Performance Strategy 1-year term cap, Index Guard Strategy cap, Index Precision Strategy trigger rate	0.10%
Index Protection Strategy with Trigger	0.10%
Participation rate	100%

Caps, trigger rates, and participation rates:

- Initial rates for new contracts are set on the Index Effective Date, which is the first Term Start Date, and is the first date your money has the opportunity to be allocated to an index option.
- Once the contract is issued, these rates can change on each new Term Start Date at the discretion of the company, and rates are guaranteed to never be less than the minimums.
- There are a variety of factors that may affect these rates, including market volatility, the price and availability of hedging instruments, the level of interest rates, utilization of contract benefits by owners, and our profitability goals.
- In a rising interest rate environment, increases in these rates, if any, may be substantially slower than increases in interest rates.
- These rates can be different between newly issued and inforce contracts, and between inforce contracts issued on different days and in different years, and can also be different for each index option. Buffers and floors cannot change for a contract after they are established.

→ **FOR MORE INFORMATION** about the **Allianz Index Advantage+ NF® Variable Annuity**, contact your financial professional.

Although an index or indexes will affect your index option values, the index options do not directly participate in any stock or equity investment and are not a direct investment in an index.

All annuity contract and rider guarantees, including optional benefits and any fixed annuity payout rates, are backed by the claims-paying ability of Allianz Life Insurance Company of North America (Allianz). They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America.

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