

ESSENTIAL INCOME 7[®] ANNUITY

Essential Income 7[®] Annuity and Essential Income Benefit

Income certainty with the potential for increases



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ABOUT ALLIANZ **BACK COVER**

Solutions for retirement realities

Planning for income in retirement

It's no longer enough to simply save as much as you can for retirement. To help sustain the retirement lifestyle you want, you also need an income strategy, one designed to help with the income risks you'll face in retirement:

A longer life expectancy

We're living longer, healthier lives than past generations. Today, men have a life expectancy of 74 years, while the life expectancy of women has reached 80 years.¹ That means retirements could potentially last 25 or 30 years – or even longer.

That's why it's important to make sure that you'll have at least some **income you can't outlive.**

Years of inflation

During your working years, inflation may be less of an issue, since you may be getting periodic cost-of-living increases in your salary. But if you have a fixed income during your retirement, you won't be keeping pace with rising prices, which historically have risen at around 3% per year.²

That's why you may need a strategy that gives you an **opportunity for increasing income.**

The effects of market volatility

When you're saving for retirement – and you're still several years from retirement – volatility may not be a big factor, because you still have time to recover from losses. But when you start taking income in retirement, volatility can have a big impact on how long your retirement savings last.

That's why it's important to **protect a portion of your income from market losses.**

90% of consumers said having a financial product that offers guaranteed income would be helpful to ensure they can support all they want to do in life.³

Essential Income 7[®] and the Essential Income Benefit can help address these retirement risks – and more – by providing income certainty with the potential for increases.

¹ The 2022 annual report of the board of trustees of the federal old-age and survivors insurance and federal disability insurance trust funds, p. 100.

² U.S. Bureau of Labor Statistics, Consumer Price Index for All Urban Consumers (CPI-U), Average price data 1922-2022.

³ For its 2022 Retirement Risk Readiness Study, Allianz surveyed a nationally representative sample of 1,000 individuals age 25+ with an annual household income of \$50k+/\$75k+ (single/married) OR investable assets of \$150k.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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A fixed index annuity as part of your overall retirement strategy

A fixed index annuity, like Essential Income 7® Annuity, is a contract between you and an insurance company that may help you reach your long-term financial goals. In return for your premium payment, Allianz gives you benefits and guarantees, including:

Tax deferral¹ – When compounded over time, this may increase the amount of income an annuity generates for retirement.

Indexed interest potential – Fixed index annuities provide an opportunity to accumulate potential interest based on positive changes in one or more external market indexes. In addition, crediting methods are used to help determine the amount of interest that gets credited to your contract.

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the contract.

Protection – Fixed index annuities offer a level of protection you may find reassuring:

- Your principal and credited interest are protected from market losses,
- Your income is guaranteed for life, and
- You'll have the potential to leave a death benefit legacy for your loved ones.

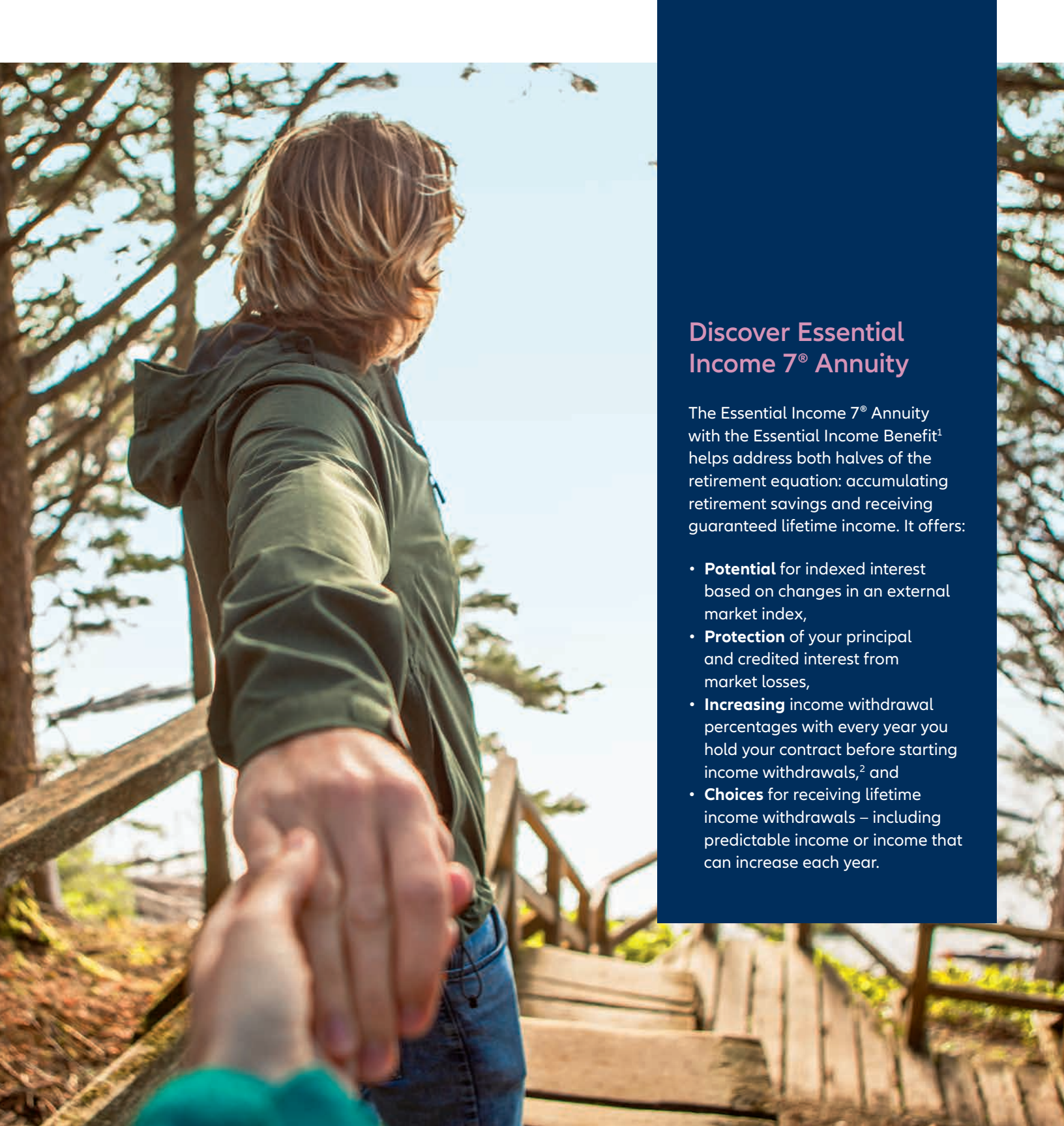


The 3 benefits of a fixed index annuity in a retirement strategy

¹ Distributions from your annuity may be subject to surrender charges and market value adjustments (MVAs). Distributions are also subject to ordinary income tax and, if taken before age 59½, a 10% federal additional tax may apply.

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Discover Essential Income 7[®] Annuity

The Essential Income 7[®] Annuity with the Essential Income Benefit¹ helps address both halves of the retirement equation: accumulating retirement savings and receiving guaranteed lifetime income. It offers:

- **Potential** for indexed interest based on changes in an external market index,
- **Protection** of your principal and credited interest from market losses,
- **Increasing** income withdrawal percentages with every year you hold your contract before starting income withdrawals,² and
- **Choices** for receiving lifetime income withdrawals – including predictable income or income that can increase each year.

¹ The annual benefit charge for the Essential Income Benefit is a percentage of the accumulation value, deducted monthly from the accumulation value and guaranteed minimum value (in most states). The annual benefit charge percentage for the guaranteed minimum value is 1.05% for all contract years. The annual benefit charge percentage for the accumulation value is 1.05% for the first contract year. It can change each year during the next six contract years, but will not be more than 2.50%. (Note: In Delaware, the annual benefit charge percentage will never be greater than 2%.) After the seventh contract year, the annual benefit charge percentage will be 1.05% for all remaining contract years.

² Begins at age 45 and continues until lifetime withdrawals begin. If joint lifetime withdrawals are chosen, the age of the younger person will be used.

Lifetime income with opportunities for increases

Essential Income 7® and the Essential Income Benefit can help you reduce uncertainty in the years ahead.

Your financial professional can help you choose which withdrawal option suits your retirement goals.

If you're still saving for retirement and not ready to start lifetime income, Essential Income 7® provides **increasing income withdrawal percentages** every year you wait, beginning at age 45. The higher your withdrawal percentage, the higher your income will be.

And when you're ready to start receiving income, you can **choose from two lifetime income withdrawal options** to suit your income needs:

- **Option 1:** Predictable, dependable income for life. This may be a good choice if you want the reassurance of knowing exactly how much income you'll receive every month and if you want a guaranteed stream of income that you can't outlive.
- **Option 2:** Income for life – plus an opportunity for payment increases. This offers a smaller payment up front, but it has the potential to increase each year by the interest rate credited to your chosen allocation options in your contract.

Age	Option 1		Option 2		Annual payout percentage increase
	Single	Joint	Single	Joint	
50 or less	5.30%	4.80%	4.20%	3.70%	0.45%
51	5.40%	4.90%	4.30%	3.80%	0.45%
52	5.50%	5.00%	4.40%	3.90%	0.45%
53	5.60%	5.10%	4.50%	4.00%	0.45%
54	5.70%	5.20%	4.60%	4.10%	0.45%
55	5.80%	5.30%	4.70%	4.20%	0.50%
56	5.90%	5.40%	4.80%	4.30%	0.50%
57	6.00%	5.50%	4.90%	4.40%	0.50%
58	6.10%	5.60%	5.00%	4.50%	0.50%
59	6.20%	5.70%	5.10%	4.60%	0.50%
60	6.30%	5.80%	5.20%	4.70%	0.55%
61	6.40%	5.90%	5.30%	4.80%	0.55%
62	6.50%	6.00%	5.40%	4.90%	0.55%
63	6.60%	6.10%	5.50%	5.00%	0.55%
64	6.70%	6.20%	5.60%	5.10%	0.55%
65	6.80%	6.30%	5.70%	5.20%	0.60%
66	6.90%	6.40%	5.80%	5.30%	0.60%
67	7.00%	6.50%	5.90%	5.40%	0.60%
68	7.10%	6.60%	6.00%	5.50%	0.60%
69	7.20%	6.70%	6.10%	5.60%	0.60%
70	7.30%	6.80%	6.20%	5.70%	0.65%
71	7.40%	6.90%	6.30%	5.80%	0.65%
72	7.50%	7.00%	6.40%	5.90%	0.65%
73	7.60%	7.10%	6.50%	6.00%	0.65%
74	7.70%	7.20%	6.60%	6.10%	0.65%
75	7.80%	7.30%	6.70%	6.20%	0.70%
76	7.90%	7.40%	6.80%	6.30%	0.70%
77	8.00%	7.50%	6.90%	6.40%	0.70%
78	8.10%	7.60%	7.00%	6.50%	0.70%
79	8.20%	7.70%	7.10%	6.60%	0.70%
80	8.30%	7.80%	7.20%	6.70%	0.75%

This chart compares both options available through the **Essential Income Benefit**. It shows the lifetime withdrawal base percentages and the annual increases to a contract's lifetime withdrawal percentage, based on the payment option and on the age at which the contract was purchased.

Lifetime income withdrawals can begin on your next contract anniversary between age 50 and 100. If joint lifetime withdrawals are chosen, the age of the younger person will be used.

Income now or income later: an Essential Income 7[®] hypothetical case study

Sarah, a 60-year-old, is planning to retire soon. Working with her financial professional, Sarah has created a strategy that's appropriate for her financial objectives:

- Protect her retirement savings from market losses;
- Supplement her guaranteed sources of income (e.g., annual Social Security) to help cover her expenses throughout retirement; and
- Create potential to increase her retirement income.

As part of her strategy, Sarah purchases an Essential Income 7[®] Annuity with the Essential Income Benefit. Because she is looking for the reassurance of predictable and dependable income for life, Sarah prefers the single payment Option 1.

Though she is not sure when she wants to start receiving income, she likes that the withdrawal percentages increase by 0.55% every year that she waits.

Sarah's financial professional reminds her that with this approach, there is a surrender charge and market value adjustment (MVA) if the contract is surrendered in the first seven years. Surrendering may result in the loss of all or part of any interest earned and a partial loss of principal.

Below are the guaranteed withdrawal percentages available to Sarah based on when she starts taking lifetime withdrawals (at either age 60, 65, or 70). (Please note: If Option 2 were chosen, the withdrawal percentages would be lower.)

INCOME NOW (age 60)	5-YEAR WAIT (age 65)	10-YEAR WAIT (age 70)
6.30% withdrawal percentage	9.05% ¹ withdrawal percentage	11.80% ² withdrawal percentage

This hypothetical chart is provided to show how this benefit affects income withdrawal payments. It does not predict or project the actual results of a specific client.

¹ 6.30% (withdrawal percentage at age 60) + 2.75% (0.55% x 5 years) = 9.05%

² 6.30% (withdrawal percentage at age 60) + 5.50% (0.55% x 10 years) = 11.80%

Your allocation options

With Essential Income 7®, you can earn fixed interest – or choose to base potential indexed interest on changes in external market indexes.

Fixed interest allocation

Essential Income 7® Annuity lets you earn interest at a fixed rate, if you wish. Allianz calculates and credits fixed interest daily, based on the rate we establish at the beginning of each contract year.

- If the ending index value is higher than the beginning index value, a cap is applied to determine the amount of indexed interest your contract will receive.
- If the value is lower, your contract won't receive indexed interest.

Indexed interest allocations

You can also choose to earn potential interest based on changes in your choice of external market indexes:¹

- S&P 500® Index
- Bloomberg US Dynamic Balance Index II

Crediting method

We use crediting methods to track the performance of your index(es). Essential Income 7® offers an annual point-to-point crediting method.

This crediting method uses the index value from two points in time, which minimizes market volatility.

How this crediting method works

On your applicable contract anniversary, the index value from the beginning of the crediting period is compared to the index value from the end of the crediting period.

- The percentage of change in the index is calculated.

Cap

The crediting method has a component called a cap. The cap is the maximum interest rate the annuity can earn in a crediting period.

The rate associated with the cap is declared at issue and is guaranteed for the length of the crediting period. At the end of the crediting period, it may change for the subsequent crediting period (for example, caps may be raised or lowered). Ask your financial professional for current and minimum rates.

Flexibility

Essential Income 7® lets you allocate to more than one option to earn interest. In addition, you can change your allocation options. Allocation changes must be received within 21 days after the contract anniversary to be in effect for the next crediting period. Ask your financial professional which allocations are currently available.

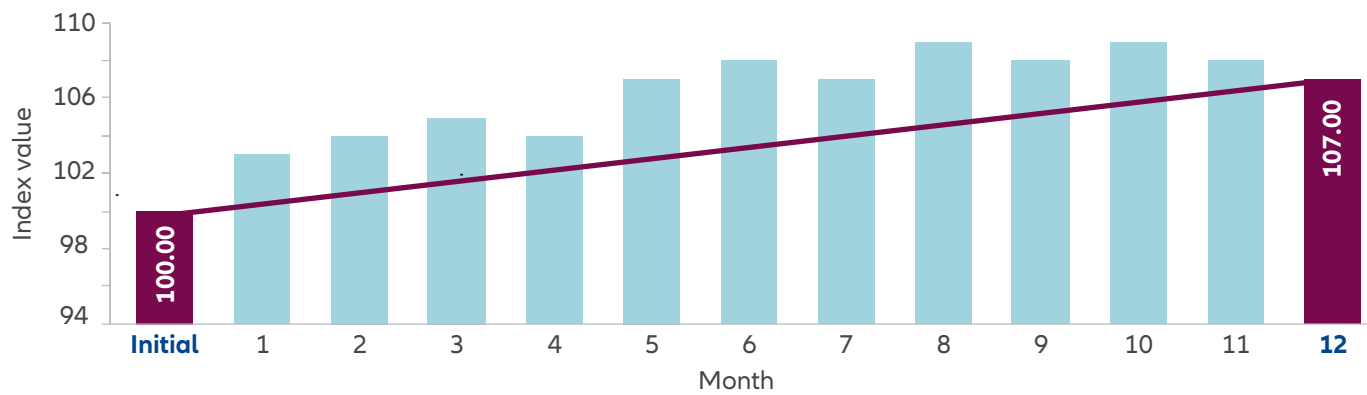
¹The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the contract.



EXAMPLE OF ANNUAL POINT-TO-POINT:

In this hypothetical example, the beginning index value (100) is compared to the ending index value (107), resulting in a change of 7%. The actual amount of indexed interest credited could depend on a cap.

- If the cap were less than 7%, the indexed interest for that year would equal the cap.
- If the final result is negative, no indexed interest would be credited and your contract value would remain unchanged.



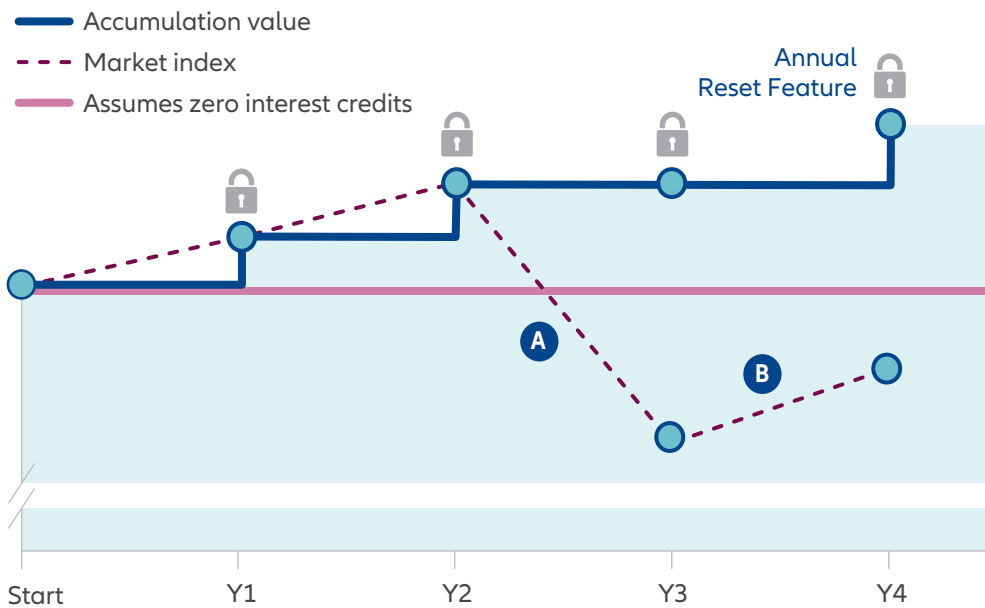
This hypothetical chart is provided to show how a crediting method affects contract values. It does not predict or project the actual performance of a specific product or its allocation options.

Additional index feature

Automatic annual reset

Annual reset is a common FIA feature that automatically resets your annuity’s index values at the end of each contract year. That means this year’s ending value becomes the next year’s starting value – locking in any interest your contract earned during the year and ensuring you do not need to make up losses in the index before you can see any additional credits in the future. Annual reset is available on annual point-to-point.

THIS CHART SHOWS HOW ANNUAL RESET WORKS.



- A** The index drops, but your contract value holds steady.
- B** Following a year of negative index performance, the market heads up. The index does not have to make up previous losses before your annuity can earn additional interest. Your accumulation value can increase in any year in which a positive index change takes place (subject to caps, spreads, or participation rates), thanks to annual reset.

This hypothetical example is provided for illustrative purposes only and does not reflect any surrender charges or market value adjustments (MVAs) that may be assessed. With the purchase of any additional-cost riders, the contract’s values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

Other valuable benefits

Essential Income 7[®] offers flexibility, access, and protection.

Adding more money to your annuity

Essential Income 7[®] Annuity is designed to help you accumulate savings for retirement. That's why we give you the flexibility of making additional premium payments during the first contract year or until you begin taking income, whichever comes first.

Accessing your money

You may access the accumulation value in your annuity in several ways.

Free withdrawals: After the first contract year and prior to starting lifetime income withdrawals, you can take up to 10% of your contract's paid premium each contract year in one or more withdrawals free of surrender charges, MVAs, and penalties. Withdrawals reduce contract values and the value of any income and death benefits.

Taking a larger withdrawal (partial surrender):

After your first contract year, if you take out more than 10% of your contract's paid premium in a contract year, we'll apply a partial surrender charge and MVA to the amount above 10% (the excess partial withdrawal).

Accessing all of your money: If you want to access all your money in a lump sum, Essential Income 7[®] gives you that option. Anytime after your seventh contract year, you can take your annuity's full accumulation value. Prior to that time, you would receive your cash surrender value – which is equal to the accumulation value minus the full surrender charge, and then adjusted by the MVA, as shown in the following charts.

SURRENDER CHARGE

Start of contract year	Surrender charge %
1	8.50%
2	8.00%
3	7.00%
4	6.00%
5	5.00%
6	4.00%
7	3.00%
8+	0%

MARKET VALUE ADJUSTMENT (MVA)

An MVA is a calculation used to adjust your values according to the interest rate environment at the time a withdrawal is taken during the surrender charge period only. The MVA may increase or decrease your contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.

In general, if corporate bond yields at the time of the withdrawal are:	Then the cash surrender value will be:
Less than when you added the premium	Higher
Equal to when you added the premium	Unaffected
Greater than when you added the premium	Lower

Required Minimum Distributions (RMDs):

RMDs from your Allianz annuity held within a tax-qualified plan (IRA, SEP, etc.) will qualify as free withdrawals.

Please keep in mind that purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. Please consider all annuity features, risks, limitations, and costs before purchasing an annuity within a tax-qualified retirement plan.

Note: The money you take out may be taxable. Your contract values can grow tax-deferred. However, any money you take from your contract, including free withdrawals, other partial withdrawals, and required minimum distributions, may be taxable as ordinary income. Because annuities are meant for long-term purposes, if you are under age 59½ when you take a distribution, it may be subject to a 10% federal additional tax.

Cumulative withdrawal amount: Once you begin taking lifetime income payments under the Essential Income Benefit, you can choose to take less than your maximum withdrawal amount. We keep track of the amount that's "left over."

The amount that is left over is called the cumulative withdrawal amount. This feature allows you to take any or all of that remainder anytime after you have taken your maximum annual income payment in a contract year.

Annuity income options: You can choose to receive annuity payments based on your choice of several annuity options. If you use a traditional annuitization option, after five contract years, your annuity payments are based on your accumulation value. These annuity options can have certain tax advantages; however, you would no longer receive the benefits of the Essential Income Benefit, including the increasing withdrawal percentages.

Leaving a legacy

Essential Income 7® Annuity also has a death benefit for your beneficiaries, and they can choose to receive it either as a lump sum (a single payment) or as annuity payments.

The death benefit will be the greatest of your annuity's accumulation value, guaranteed minimum value, cumulative withdrawal amount, or your premium minus any withdrawals and corresponding surrender charges, adjusted by any MVAs (net premium).



Is Essential Income 7[®] right for you?

If you're concerned about saving enough for retirement – and you want lifetime income withdrawals with an opportunity for payment increases – Essential Income 7[®] Annuity with the Essential Income Benefit may be right for you.

ESSENTIAL INCOME 7[®] WITH THE ESSENTIAL INCOME BENEFIT CAN BE A VALUABLE PART OF YOUR OVERALL RETIREMENT STRATEGY BY:

- **Offering** the potential for indexed interest based on changes in an external market index,
- **Protecting** your principal from market loss while providing the opportunity for tax-deferred growth,
- **Increasing** your income withdrawal percentages with every year you wait after age 45, and
- **Giving** you several income options – including income withdrawals for life with the potential for increasing income.



ASK YOUR FINANCIAL PROFESSIONAL whether Essential Income 7[®] may be a good fit for your overall retirement strategy.

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