

# RETIREMENT FOUNDATION ADV® ANNUITY WITH INCOME BENEFIT RIDER

## Lifetime withdrawal rates that start strong – and only get better

### Lifetime withdrawal percentage charts effective 5/6/2025

The Retirement Foundation ADV® Annuity, with the Income Benefit rider (included at an additional cost), is a fixed index annuity that offers principal protection from market downturns, the potential to earn interest based on changes within an external market index, and income payments for as long as you live.

But even more, **Retirement Foundation ADV® offers a reward for waiting.** Beginning as early as age 45, the Income Benefit rider guarantees to increase your lifetime withdrawal percentage for every year you leave your contract in the accumulation phase.

The following charts are the Income Benefit rider lifetime withdrawal percentages and the annual increase to a contract's single lifetime withdrawal percentage – all based upon the

payment option and the age at which the contract was purchased.<sup>1</sup> Level Income is shown below and Increasing Income is shown on the following page.

Issue ages are displayed in the rows and deferral years are displayed in the columns, along with initial lifetime withdrawal percentages and annual increases. Lifetime withdrawals can begin as early as age 50.

For example, as shown in the shaded section below, using Level Income: If you were 60 when you bought your annuity and you waited 10 years to begin receiving payments, your withdrawal percentage would be 12.60%.

#### Level Income

Age	Initial payout percentage	+	Annual increase	Each year you wait, your guaranteed single lifetime withdrawal percentages increases															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20
45-50	6.10%	+	0.45%	6.55%	7.00%	7.45%	7.90%	8.35%	8.80%	9.25%	9.70%	10.15%	10.60%	11.05%	11.50%	11.95%	12.40%	12.85%	15.10%
51	6.20%	+	0.46%	6.66%	7.12%	7.58%	8.04%	8.50%	8.96%	9.42%	9.88%	10.34%	10.80%	11.26%	11.72%	12.18%	12.64%	13.10%	15.40%
52	6.30%	+	0.47%	6.77%	7.24%	7.71%	8.18%	8.65%	9.12%	9.59%	10.06%	10.53%	11.00%	11.47%	11.94%	12.41%	12.88%	13.35%	15.70%
53	6.40%	+	0.48%	6.88%	7.36%	7.84%	8.32%	8.80%	9.28%	9.76%	10.24%	10.72%	11.20%	11.68%	12.16%	12.64%	13.12%	13.60%	16.00%
54	6.50%	+	0.49%	6.99%	7.48%	7.97%	8.46%	8.95%	9.44%	9.93%	10.42%	10.91%	11.40%	11.89%	12.38%	12.87%	13.36%	13.85%	16.30%
55	6.60%	+	0.50%	7.10%	7.60%	8.10%	8.60%	9.10%	9.60%	10.10%	10.60%	11.10%	11.60%	12.10%	12.60%	13.10%	13.60%	14.10%	16.60%
56	6.70%	+	0.51%	7.21%	7.72%	8.23%	8.74%	9.25%	9.76%	10.27%	10.78%	11.29%	11.80%	12.31%	12.82%	13.33%	13.84%	14.35%	16.90%
57	6.80%	+	0.52%	7.32%	7.84%	8.36%	8.88%	9.40%	9.92%	10.44%	10.96%	11.48%	12.00%	12.52%	13.04%	13.56%	14.08%	14.60%	17.20%
58	6.90%	+	0.53%	7.43%	7.96%	8.49%	9.02%	9.55%	10.08%	10.61%	11.14%	11.67%	12.20%	12.73%	13.26%	13.79%	14.32%	14.85%	17.50%
59	7.00%	+	0.54%	7.54%	8.08%	8.62%	9.16%	9.70%	10.24%	10.78%	11.32%	11.86%	12.40%	12.94%	13.48%	14.02%	14.56%	15.10%	17.80%
60	7.10%	+	0.55%	7.65%	8.20%	8.75%	9.30%	9.85%	10.40%	10.95%	11.50%	12.05%	12.60%	13.15%	13.70%	14.25%	14.80%	15.35%	18.10%
61	7.25%	+	0.56%	7.81%	8.37%	8.93%	9.49%	10.05%	10.61%	11.17%	11.73%	12.29%	12.85%	13.41%	13.97%	14.53%	15.09%	15.65%	18.45%
62	7.40%	+	0.57%	7.97%	8.54%	9.11%	9.68%	10.25%	10.82%	11.39%	11.96%	12.53%	13.10%	13.67%	14.24%	14.81%	15.38%	15.95%	18.80%
63	7.55%	+	0.58%	8.13%	8.71%	9.29%	9.87%	10.45%	11.03%	11.61%	12.19%	12.77%	13.35%	13.93%	14.51%	15.09%	15.67%	16.25%	19.15%
64	7.70%	+	0.59%	8.29%	8.88%	9.47%	10.06%	10.65%	11.24%	11.83%	12.42%	13.01%	13.60%	14.19%	14.78%	15.37%	15.96%	16.55%	19.50%
65	7.80%	+	0.60%	8.40%	9.00%	9.60%	10.20%	10.80%	11.40%	12.00%	12.60%	13.20%	13.80%	14.40%	15.00%	15.60%	16.20%	16.80%	19.80%
66	7.90%	+	0.61%	8.51%	9.12%	9.73%	10.34%	10.95%	11.56%	12.17%	12.78%	13.39%	14.00%	14.61%	15.22%	15.83%	16.44%	17.05%	20.10%
67	8.00%	+	0.62%	8.62%	9.24%	9.86%	10.48%	11.10%	11.72%	12.34%	12.96%	13.58%	14.20%	14.82%	15.44%	16.06%	16.68%	17.30%	20.40%
68	8.10%	+	0.63%	8.73%	9.36%	9.99%	10.62%	11.25%	11.88%	12.51%	13.14%	13.77%	14.40%	15.03%	15.66%	16.29%	16.92%	17.55%	20.70%
69	8.20%	+	0.64%	8.84%	9.48%	10.12%	10.76%	11.40%	12.04%	12.68%	13.32%	13.96%	14.60%	15.24%	15.88%	16.52%	17.16%	17.80%	21.00%
70	8.30%	+	0.65%	8.95%	9.60%	10.25%	10.90%	11.55%	12.20%	12.85%	13.50%	14.15%	14.80%	15.45%	16.10%	16.75%	17.40%	18.05%	21.30%
71	8.40%	+	0.66%	9.06%	9.72%	10.38%	11.04%	11.70%	12.36%	13.02%	13.68%	14.34%	15.00%	15.66%	16.32%	16.98%	17.64%	18.30%	21.60%
72	8.50%	+	0.67%	9.17%	9.84%	10.51%	11.18%	11.85%	12.52%	13.19%	13.86%	14.53%	15.20%	15.87%	16.54%	17.21%	17.88%	18.55%	21.90%
73	8.60%	+	0.68%	9.28%	9.96%	10.64%	11.32%	12.00%	12.68%	13.36%	14.04%	14.72%	15.40%	16.08%	16.76%	17.44%	18.12%	18.80%	22.20%
74	8.70%	+	0.69%	9.39%	10.08%	10.77%	11.46%	12.15%	12.84%	13.53%	14.22%	14.91%	15.60%	16.29%	16.98%	17.67%	18.36%	19.05%	22.50%
75	8.80%	+	0.70%	9.50%	10.20%	10.90%	11.60%	12.30%	13.00%	13.70%	14.40%	15.10%	15.80%	16.50%	17.20%	17.90%	18.60%	19.30%	22.80%
76	8.90%	+	0.71%	9.61%	10.32%	11.03%	11.74%	12.45%	13.16%	13.87%	14.58%	15.29%	16.00%	16.71%	17.42%	18.13%	18.84%	19.55%	23.10%
77	9.00%	+	0.72%	9.72%	10.44%	11.16%	11.88%	12.60%	13.32%	14.04%	14.76%	15.48%	16.20%	16.92%	17.64%	18.36%	19.08%	19.80%	23.40%
78	9.10%	+	0.73%	9.83%	10.56%	11.29%	12.02%	12.75%	13.48%	14.21%	14.94%	15.67%	16.40%	17.13%	17.86%	18.59%	19.32%	20.05%	23.70%
79	9.20%	+	0.74%	9.94%	10.68%	11.42%	12.16%	12.90%	13.64%	14.38%	15.12%	15.86%	16.60%	17.34%	18.08%	18.82%	19.56%	20.30%	24.00%
80	9.30%	+	0.75%	10.05%	10.80%	11.55%	12.30%	13.05%	13.80%	14.55%	15.30%	16.05%	16.80%	17.55%	18.30%	19.05%	19.80%	20.55%	24.30%

<sup>1</sup> Joint withdrawal percentages are 0.50% lower than for single withdrawals and are based on the age of the younger spouse.

## Increasing Income

Age	Initial payout percentage	+	Annual increase	Each year you wait, your guaranteed single lifetime withdrawal percentage increases															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20
45-50	5.40%	+	0.45%	5.85%	6.30%	6.75%	7.20%	7.65%	8.10%	8.55%	9.00%	9.45%	9.90%	10.35%	10.80%	11.25%	11.70%	12.15%	14.40%
51	5.50%	+	0.46%	5.96%	6.42%	6.88%	7.34%	7.80%	8.26%	8.72%	9.18%	9.64%	10.10%	10.56%	11.02%	11.48%	11.94%	12.40%	14.70%
52	5.60%	+	0.47%	6.07%	6.54%	7.01%	7.48%	7.95%	8.42%	8.89%	9.36%	9.83%	10.30%	10.77%	11.24%	11.71%	12.18%	12.65%	15.00%
53	5.70%	+	0.48%	6.18%	6.66%	7.14%	7.62%	8.10%	8.58%	9.06%	9.54%	10.02%	10.50%	10.98%	11.46%	11.94%	12.42%	12.90%	15.30%
54	5.80%	+	0.49%	6.29%	6.78%	7.27%	7.76%	8.25%	8.74%	9.23%	9.72%	10.21%	10.70%	11.19%	11.68%	12.17%	12.66%	13.15%	15.60%
55	5.90%	+	0.50%	6.40%	6.90%	7.40%	7.90%	8.40%	8.90%	9.40%	9.90%	10.40%	10.90%	11.40%	11.90%	12.40%	12.90%	13.40%	15.90%
56	6.00%	+	0.51%	6.51%	7.02%	7.53%	8.04%	8.55%	9.06%	9.57%	10.08%	10.59%	11.10%	11.61%	12.12%	12.63%	13.14%	13.65%	16.20%
57	6.10%	+	0.52%	6.62%	7.14%	7.66%	8.18%	8.70%	9.22%	9.74%	10.26%	10.78%	11.30%	11.82%	12.34%	12.86%	13.38%	13.90%	16.50%
58	6.20%	+	0.53%	6.73%	7.26%	7.79%	8.32%	8.85%	9.38%	9.91%	10.44%	10.97%	11.50%	12.03%	12.56%	13.09%	13.62%	14.15%	16.80%
59	6.30%	+	0.54%	6.84%	7.38%	7.92%	8.46%	9.00%	9.54%	10.08%	10.62%	11.16%	11.70%	12.24%	12.78%	13.32%	13.86%	14.40%	17.10%
60	6.40%	+	0.55%	6.95%	7.50%	8.05%	8.60%	9.15%	9.70%	10.25%	10.80%	11.35%	11.90%	12.45%	13.00%	13.55%	14.10%	14.65%	17.40%
61	6.55%	+	0.56%	7.11%	7.67%	8.23%	8.79%	9.35%	9.91%	10.47%	11.03%	11.59%	12.15%	12.71%	13.27%	13.83%	14.39%	14.95%	17.75%
62	6.70%	+	0.57%	7.27%	7.84%	8.41%	8.98%	9.55%	10.12%	10.69%	11.26%	11.83%	12.40%	12.97%	13.54%	14.11%	14.68%	15.25%	18.10%
63	6.85%	+	0.58%	7.43%	8.01%	8.59%	9.17%	9.75%	10.33%	10.91%	11.49%	12.07%	12.65%	13.23%	13.81%	14.39%	14.97%	15.55%	18.45%
64	7.00%	+	0.59%	7.59%	8.18%	8.77%	9.36%	9.95%	10.54%	11.13%	11.72%	12.31%	12.90%	13.49%	14.08%	14.67%	15.26%	15.85%	18.80%
65	7.10%	+	0.60%	7.70%	8.30%	8.90%	9.50%	10.10%	10.70%	11.30%	11.90%	12.50%	13.10%	13.70%	14.30%	14.90%	15.50%	16.10%	19.10%
66	7.20%	+	0.61%	7.81%	8.42%	9.03%	9.64%	10.25%	10.86%	11.47%	12.08%	12.69%	13.30%	13.91%	14.52%	15.13%	15.74%	16.35%	19.40%
67	7.30%	+	0.62%	7.92%	8.54%	9.16%	9.78%	10.40%	11.02%	11.64%	12.26%	12.88%	13.50%	14.12%	14.74%	15.36%	15.98%	16.60%	19.70%
68	7.40%	+	0.63%	8.03%	8.66%	9.29%	9.92%	10.55%	11.18%	11.81%	12.44%	13.07%	13.70%	14.33%	14.96%	15.59%	16.22%	16.85%	20.00%
69	7.50%	+	0.64%	8.14%	8.78%	9.42%	10.06%	10.70%	11.34%	11.98%	12.62%	13.26%	13.90%	14.54%	15.18%	15.82%	16.46%	17.10%	20.30%
70	7.60%	+	0.65%	8.25%	8.90%	9.55%	10.20%	10.85%	11.50%	12.15%	12.80%	13.45%	14.10%	14.75%	15.40%	16.05%	16.70%	17.35%	20.60%
71	7.70%	+	0.66%	8.36%	9.02%	9.68%	10.34%	11.00%	11.66%	12.32%	12.98%	13.64%	14.30%	14.96%	15.62%	16.28%	16.94%	17.60%	20.90%
72	7.80%	+	0.67%	8.47%	9.14%	9.81%	10.48%	11.15%	11.82%	12.49%	13.16%	13.83%	14.50%	15.17%	15.84%	16.51%	17.18%	17.85%	21.20%
73	7.90%	+	0.68%	8.58%	9.26%	9.94%	10.62%	11.30%	11.98%	12.66%	13.34%	14.02%	14.70%	15.38%	16.06%	16.74%	17.42%	18.10%	21.50%
74	8.00%	+	0.69%	8.69%	9.38%	10.07%	10.76%	11.45%	12.14%	12.83%	13.52%	14.21%	14.90%	15.59%	16.28%	16.97%	17.66%	18.35%	21.80%
75	8.10%	+	0.70%	8.80%	9.50%	10.20%	10.90%	11.60%	12.30%	13.00%	13.70%	14.40%	15.10%	15.80%	16.50%	17.20%	17.90%	18.60%	22.10%
76	8.20%	+	0.71%	8.91%	9.62%	10.33%	11.04%	11.75%	12.46%	13.17%	13.88%	14.59%	15.30%	16.01%	16.72%	17.43%	18.14%	18.85%	22.40%
77	8.30%	+	0.72%	9.02%	9.74%	10.46%	11.18%	11.90%	12.62%	13.34%	14.06%	14.78%	15.50%	16.22%	16.94%	17.66%	18.38%	19.10%	22.70%
78	8.40%	+	0.73%	9.13%	9.86%	10.59%	11.32%	12.05%	12.78%	13.51%	14.24%	14.97%	15.70%	16.43%	17.16%	17.89%	18.62%	19.35%	23.00%
79	8.50%	+	0.74%	9.24%	9.98%	10.72%	11.46%	12.20%	12.94%	13.68%	14.42%	15.16%	15.90%	16.64%	17.38%	18.12%	18.86%	19.60%	23.30%
80	8.60%	+	0.75%	9.35%	10.10%	10.85%	11.60%	12.35%	13.10%	13.85%	14.60%	15.35%	16.10%	16.85%	17.60%	18.35%	19.10%	19.85%	23.60%

Must be accompanied by the Retirement Foundation ADV® Annuity consumer brochure (RFA-001).

The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The initial rider charge percentage is 1.25% guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year and will never be greater than the maximum rider charge percentage of 1.25%.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims paying ability of the issuing insurance company. 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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