



ALLIANZ INDEX ADVANTAGE INCOME ADV® VARIABLE ANNUITY and THE INCOME BENEFIT

Starts strong – and only gets better

Lifetime Income Percentage charts: initial payout percentages effective 6/3/2025

The tables in this piece show the Allianz Index Advantage Income ADV® Lifetime Income Percentages and the annual income percentage increases according to a single Lifetime Income Percentage – all based on payment option and age. **Level Income** is shown on page one and **Increasing Income** is shown on page two. Please refer to the product brochure and prospectus for more details on the Income Benefit and income payments. The initial income payment is determined by your Lifetime Income Percentage and contract value.

LEVEL INCOME | Income payment waiting period: 1 index year


Age	Initial payout %	+ 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%	+ 0.25%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	10.40%
51	5.50%	+ 0.25%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	10.50%
52	5.60%	+ 0.25%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	10.60%
53	5.70%	+ 0.25%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	10.70%
54	5.80%	+ 0.25%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	10.80%
55	5.90%	+ 0.30%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	9.50%	9.80%	10.10%	10.40%	11.90%
56	6.00%	+ 0.30%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	9.60%	9.90%	10.20%	10.50%	12.00%
57	6.10%	+ 0.30%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	9.40%	9.70%	10.00%	10.30%	10.60%	12.10%
58	6.20%	+ 0.30%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	9.50%	9.80%	10.10%	10.40%	10.70%	12.20%
59	6.30%	+ 0.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	9.60%	9.90%	10.20%	10.50%	10.80%	12.30%
60	6.40%	+ 0.35%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	8.85%	9.20%	9.55%	9.90%	10.25%	10.60%	10.95%	11.30%	11.65%	13.40%
61	6.50%	+ 0.35%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	10.00%	10.35%	10.70%	11.05%	11.40%	11.75%	13.50%
62	6.60%	+ 0.35%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	10.10%	10.45%	10.80%	11.15%	11.50%	11.85%	13.60%
63	6.70%	+ 0.35%	7.05%	7.40%	7.75%	8.10%	8.45%	8.80%	9.15%	9.50%	9.85%	10.20%	10.55%	10.90%	11.25%	11.60%	11.95%	13.70%
64	6.80%	+ 0.35%	7.15%	7.50%	7.85%	8.20%	8.55%	8.90%	9.25%	9.60%	9.95%	10.30%	10.65%	11.00%	11.35%	11.70%	12.05%	13.80%
65	6.90%	+ 0.40%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	11.70%	12.10%	12.50%	12.90%	14.90%
66	7.00%	+ 0.40%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	11.40%	11.80%	12.20%	12.60%	13.00%	15.00%
67	7.10%	+ 0.40%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	11.50%	11.90%	12.30%	12.70%	13.10%	15.10%
68	7.20%	+ 0.40%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	11.60%	12.00%	12.40%	12.80%	13.20%	15.20%
69	7.30%	+ 0.40%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	11.70%	12.10%	12.50%	12.90%	13.30%	15.30%
70	7.40%	+ 0.45%	7.85%	8.30%	8.75%	9.20%	9.65%	10.10%	10.55%	11.00%	11.45%	11.90%	12.35%	12.80%	13.25%	13.70%	14.15%	16.40%
71	7.50%	+ 0.45%	7.95%	8.40%	8.85%	9.30%	9.75%	10.20%	10.65%	11.10%	11.55%	12.00%	12.45%	12.90%	13.35%	13.80%	14.25%	16.50%
72	7.60%	+ 0.45%	8.05%	8.50%	8.95%	9.40%	9.85%	10.30%	10.75%	11.20%	11.65%	12.10%	12.55%	13.00%	13.45%	13.90%	14.35%	16.60%
73	7.70%	+ 0.45%	8.15%	8.60%	9.05%	9.50%	9.95%	10.40%	10.85%	11.30%	11.75%	12.20%	12.65%	13.10%	13.55%	14.00%	14.45%	16.70%
74	7.80%	+ 0.45%	8.25%	8.70%	9.15%	9.60%	10.05%	10.50%	10.95%	11.40%	11.85%	12.30%	12.75%	13.20%	13.65%	14.10%	14.55%	16.80%
75	7.90%	+ 0.50%	8.40%	8.90%	9.40%	9.90%	10.40%	10.90%	11.40%	11.90%	12.40%	12.90%	13.40%	13.90%	14.40%	14.90%	15.40%	17.90%
76	8.00%	+ 0.50%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	18.00%
77	8.10%	+ 0.50%	8.60%	9.10%	9.60%	10.10%	10.60%	11.10%	11.60%	12.10%	12.60%	13.10%	13.60%	14.10%	14.60%	15.10%	15.60%	18.10%
78	8.20%	+ 0.50%	8.70%	9.20%	9.70%	10.20%	10.70%	11.20%	11.70%	12.20%	12.70%	13.20%	13.70%	14.20%	14.70%	15.20%	15.70%	18.20%
79	8.30%	+ 0.50%	8.80%	9.30%	9.80%	10.30%	10.80%	11.30%	11.80%	12.30%	12.80%	13.30%	13.80%	14.30%	14.80%	15.30%	15.80%	18.30%
80	8.40%	+ 0.55%	8.95%	9.50%	10.05%	10.60%	11.15%	11.70%	12.25%	12.80%	13.35%	13.90%	14.45%	15.00%	15.55%	16.10%	16.65%	19.40%

An annual product fee of 0.25% and Income Benefit rider fee of 0.70% is assessed daily against the charge base (contract value on the prior quarterly anniversary adjusted for additional purchase payments and withdrawals) and deducted quarterly. Income payments can begin after one index year and as early as age 50. Any increase may be counteracted if index returns result in a performance credit that is zero or negative.

This material must be preceded or accompanied by a current prospectus for the Allianz® registered index-linked annuity (RILA) and any applicable consumer materials. Refer to the product materials for important information and index disclosures.

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

INCREASING INCOME | Income payment waiting period: 1 index year

Age	Initial + Annual payout % 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	4.10%	+	0.25%	4.35%	4.60%	4.85%	5.10%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	9.10%
51	4.20%	+	0.25%	4.45%	4.70%	4.95%	5.20%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	9.20%
52	4.30%	+	0.25%	4.55%	4.80%	5.05%	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	9.30%
53	4.40%	+	0.25%	4.65%	4.90%	5.15%	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	9.40%
54	4.50%	+	0.25%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	9.50%
55	4.60%	+	0.30%	4.90%	5.20%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	10.60%
56	4.70%	+	0.30%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	10.70%
57	4.80%	+	0.30%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	10.80%
58	4.90%	+	0.30%	5.20%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	9.40%	10.90%
59	5.00%	+	0.30%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	9.50%	11.00%
60	5.10%	+	0.35%	5.45%	5.80%	6.15%	6.50%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	10.00%	10.35%	12.10%
61	5.20%	+	0.35%	5.55%	5.90%	6.25%	6.60%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	10.10%	10.45%	12.20%
62	5.30%	+	0.35%	5.65%	6.00%	6.35%	6.70%	7.05%	7.40%	7.75%	8.10%	8.45%	8.80%	9.15%	9.50%	9.85%	10.20%	10.55%	12.30%
63	5.40%	+	0.35%	5.75%	6.10%	6.45%	6.80%	7.15%	7.50%	7.85%	8.20%	8.55%	8.90%	9.25%	9.60%	9.95%	10.30%	10.65%	12.40%
64	5.50%	+	0.35%	5.85%	6.20%	6.55%	6.90%	7.25%	7.60%	7.95%	8.30%	8.65%	9.00%	9.35%	9.70%	10.05%	10.40%	10.75%	12.50%
65	5.60%	+	0.40%	6.00%	6.40%	6.80%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	11.60%	13.60%
66	5.70%	+	0.40%	6.10%	6.50%	6.90%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	11.70%	13.70%
67	5.80%	+	0.40%	6.20%	6.60%	7.00%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	11.40%	11.80%	13.80%
68	5.90%	+	0.40%	6.30%	6.70%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	11.50%	11.90%	13.90%
69	6.00%	+	0.40%	6.40%	6.80%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	11.60%	12.00%	14.00%
70	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%
71	6.20%	+	0.45%	6.65%	7.10%	7.55%	8.00%	8.45%	8.90%	9.35%	9.80%	10.25%	10.70%	11.15%	11.60%	12.05%	12.50%	12.95%	15.20%
72	6.30%	+	0.45%	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%	12.60%	13.05%	15.30%
73	6.40%	+	0.45%	6.85%	7.30%	7.75%	8.20%	8.65%	9.10%	9.55%	10.00%	10.45%	10.90%	11.35%	11.80%	12.25%	12.70%	13.15%	15.40%
74	6.50%	+	0.45%	6.95%	7.40%	7.85%	8.30%	8.75%	9.20%	9.65%	10.10%	10.55%	11.00%	11.45%	11.90%	12.35%	12.80%	13.25%	15.50%
75	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%
76	6.70%	+	0.50%	7.20%	7.70%	8.20%	8.70%	9.20%	9.70%	10.20%	10.70%	11.20%	11.70%	12.20%	12.70%	13.20%	13.70%	14.20%	16.70%
77	6.80%	+	0.50%	7.30%	7.80%	8.30%	8.80%	9.30%	9.80%	10.30%	10.80%	11.30%	11.80%	12.30%	12.80%	13.30%	13.80%	14.30%	16.80%
78	6.90%	+	0.50%	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%	13.90%	14.40%	16.90%
79	7.00%	+	0.50%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	17.00%
80	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%

Joint Lifetime Income Percentages are 0.50% lower than single Lifetime Income Percentages. Any additional purchase payment will adjust each Lifetime Income Percentage on the next Index Anniversary that occurs on or after the payment is received, which is based on the income percentage for the eligible person's current age and the variable account value's percentage of total contract value as described in the prospectus.

The income percentages, income percentage increases, and the minimum waiting period may change frequently. To view current Income Benefit information, please see the supplement available at www.allianzlife.com/incomeadvsupplement

Lifetime income guarantees assume all terms of the contract are followed and no more than the annual maximum income payment is taken. Once established, the annual maximum income payment can only decrease if an excess withdrawal is taken. Excess withdrawals reduce the contract value, income payments, and any guaranteed death benefit value, and may end the contract.

Call your financial professional or Allianz Life Financial Services, LLC, member FINRA, at 800.624.0197 to obtain a prospectus about any available variable option(s). The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the RILA, index options, and any available variable option(s), which you should carefully consider. Please read the prospectuses thoroughly before sending money.

Products are issued by Allianz Life Insurance Company of North America and distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.624.0197. www.allianzlife.com

This content does not apply in the state of New York.

Product and feature availability may vary by state and broker/dealer.

All annuity contract and rider guarantees and 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 (Allianz).

Guarantees do not apply to the performance of the variable subaccount(s), which will fluctuate with market conditions.

For use in Idaho only: L40538-IADV-ID, L40538-01-IADV-ID
For use in all other states: L40538-IADV, L40538-01-IADV