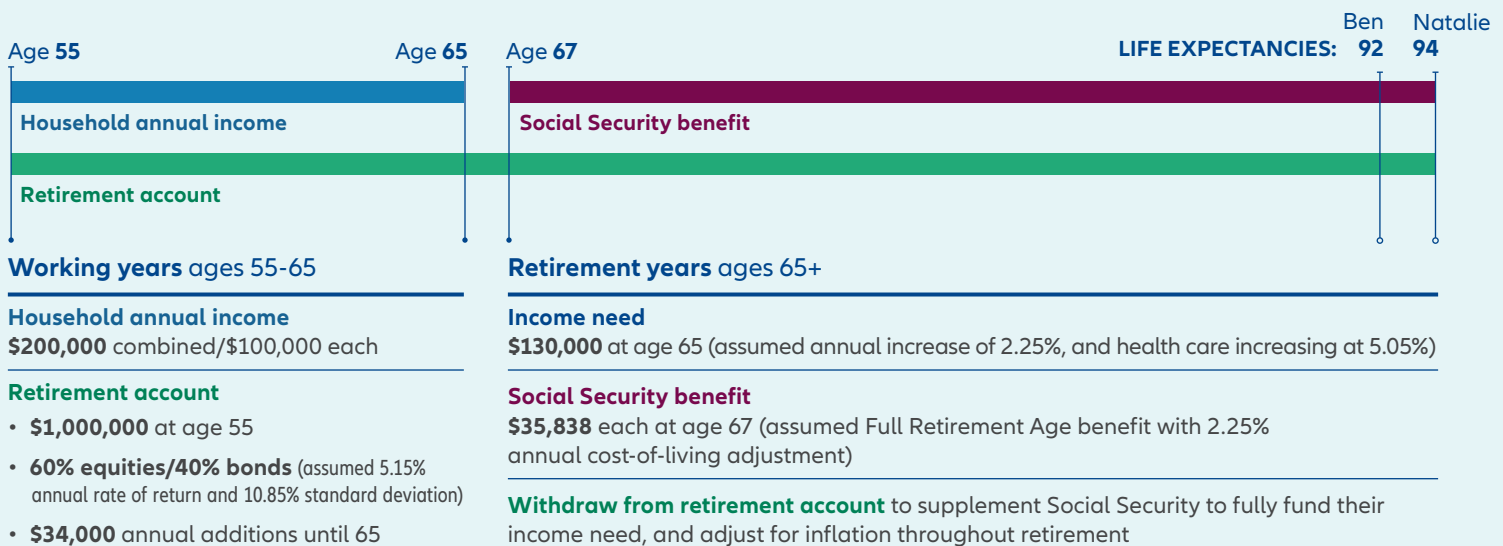


**ALLIANZ INDEX ADVANTAGE INCOME ADV®
VARIABLE ANNUITY**

Seeking to improve outcomes with increasing lifetime income potential

MoneyGuidePro® case study using Index Advantage Income ADV®

MEET BEN AND NATALIE, a hypothetical married couple working with their financial professional to identify their retirement goals and input the details from this timeline into **MoneyGuidePro**:¹



LET'S EXAMINE THE CURRENT SCENARIO RESULTS produced by MoneyGuidePro to see if their retirement strategy could help meet their retirement needs. →

¹ Assumptions for life expectancy, rate of return, rate of inflation, and cost-of-living adjustment used in this example are based on the values provided by MoneyGuidePro.

This material must be preceded or accompanied by the Allianz Index Advantage Income ADV® client brochure (IAI-002-ADV) and current prospectus. For more complete information about Allianz Index Advantage Income ADV® Variable Annuity and the variable option, contact Allianz Life Financial Services, LLC for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the index variable annuity and the variable option, which your clients should carefully consider. Encourage your clients to read the prospectuses thoroughly before sending money.

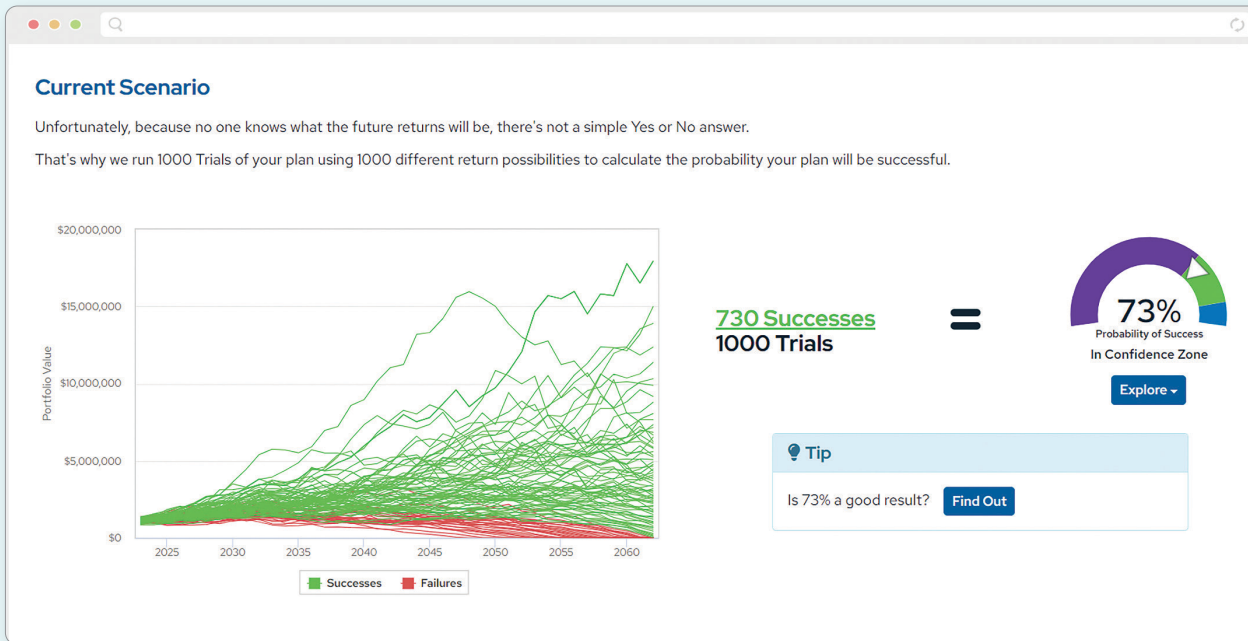
INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Product and feature availability may vary by state, broker/dealer, and registered investment adviser.

Examining current scenario results

Using MoneyGuidePro, out of 1,000 trials, 730 were successful and 270 resulted in Ben and Natalie running out of money (or 73% probability of success). Unfortunately, they are on the low end of the Confidence Zone of 70-90%.

Since the income from their retirement account is unprotected and exposed to risks, including market/sequence of returns and longevity, Ben and Natalie face the prospect of **depleting their assets 27% of the time**.



73%
probability
of success

Time to set realistic expectations and adjust what's in their control by:

Working longer. For example, retiring at 67 instead of 65 increases the probability of success to **86%**.

Saving more. For example, saving 25% more (\$42,500 in annual additions) increases the probability of success to **78%**.

Spending less. For example, spending 25% less (\$97,500 at age 65) increases the probability of success to **99%**.

Taking more risk in hopes of greater return. For example, a portfolio mix of 70% equities/30% bonds instead of 60/40 increases the probability of success to **78%**.

POTENTIAL ALTERNATIVE:

Ben and Natalie could complement a portion of their retirement portfolio with an annuity such as Allianz Index Advantage Income ADV[®] Variable Annuity and the Income Benefit rider.

Index Advantage Income ADV[®] provides indexed return potential with the opportunity for a level of protection through multiple index strategies (also called crediting methods) available prior to receiving income; tax-deferred growth; a variety of lifetime annuity payout options; and a death benefit during the accumulation phase.

Index Advantage Income ADV[®] includes a product fee of 0.25%. Automatically included with the contract at issue, the Income Benefit rider includes a rider fee of 0.70%. Both fees are accrued daily and deducted on each quarterly contract anniversary.

Withdrawals will reduce contract values (including any Cash Value) and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a Market Value Adjustment (MVA). All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

As with any investment vehicle, index variable annuities are subject to risk – including possible loss of principal. Investment returns and principal will fluctuate with market conditions so that contract values, upon distribution, may be worth more or less than the original cost.

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Incorporating Index Advantage Income ADV[®] and the Income Benefit in a portfolio

To get started, Ben and Natalie's financial professional generated an Allianz product illustration to show the projected values for Allianz Index Advantage Income ADV[®] Variable Annuity, based on their goals. TIP: Use the Income Calculator for Index Advantage Income ADV[®] (www.allianzlife.com/iaiadvincomecalculator) to estimate how much initial annual income could be generated.

Using the "What If Worksheet," Ben and Natalie can visualize how Index Advantage Income ADV[®] can help reduce the pressure on their portfolio to generate income, leading to improved outcomes. Here is how Index Advantage Income ADV[®] could be incorporated into their retirement timeline:

Working years

At age 55, they could purchase the annuity for \$325,000, while the remaining \$675,000 would continue to be invested in their retirement account.

Index Advantage Income ADV[®] can help them **build stronger income potential while they wait to start income** with guaranteed annual income percentage increases AND the opportunity to build assets through multiple index strategies.

Ben and Natalie allocate 100% to the Index Performance Strategy with S&P 500[®] Index for their entire 10 years in deferral.

Start of retirement

At age 65, they could choose joint payments with the Increasing Income payment option because they feel it meets their needs and objectives.

After 10 years of waiting, their Lifetime Income Percentage could increase from 3.90% to 6.90%, a total increase of nearly 77%. This could result in a projected initial annual income payment of \$47,781, based on a projected contract value of \$692,477 (assuming an annualized return of 9.96%).

Guaranteed income can help reduce withdrawal pressure on their retirement account.

Retirement years

Each index year their annuity earns a Performance Credit, their income will increase by the same amount.

Ben and Natalie allocate 100% to the Index Protection Strategy with a Cap, using the S&P 500[®] Index, and an annual income payment increase of 2% each year.¹

Increasing income opportunities throughout retirement can help further reduce pressure on their retirement account withdrawals, as they seek to improve their outcomes.

This hypothetical example is for illustrative purposes only and may not be appropriate for all consumers. It does not predict or project the actual results of a specific client. Keep in mind, results could vary depending on how you allocate across the index strategies. All product features and benefits should be considered and discussed with your client to determine what may be appropriate for their specific situation.

The return assumptions in MoneyGuidePro[®] are not reflective of any specific product. The returns and income projections are hypothetical in nature and do not reflect actual investment results and are not guarantees of future results. Clients should not rely on MoneyGuidePro or its output for an accurate representation of how an annuity could work and should be referred to a full, personalized product illustration for this information.

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¹When modeling increasing income in MoneyGuidePro, a static increase will be applied each year based on an average of the increases reflected in the illustration (as calculated when completing the Lifetime Income Benefit section). This is not a realistic depiction of how an annuity could work as actual index results would present volatility over time, including years of negative index returns where the annuity income would not receive an increase. There is no guarantee an annuity will earn Performance Credits or earn an increase in any given year. Refer to the annualized return under the "Weighted Return after Credits before Income starts" column on the product illustration as a guideline when setting an annual increase amount. Keep in mind, you can use a lower value than this average to show a more conservative yearly increase if desired.

For more details, refer to the MoneyGuidePro help sheet, "Modeling an Allianz annuity" (ENT-3413-N).

NOTE: Clients must receive a full, personalized product illustration when modeling an Allianz annuity.

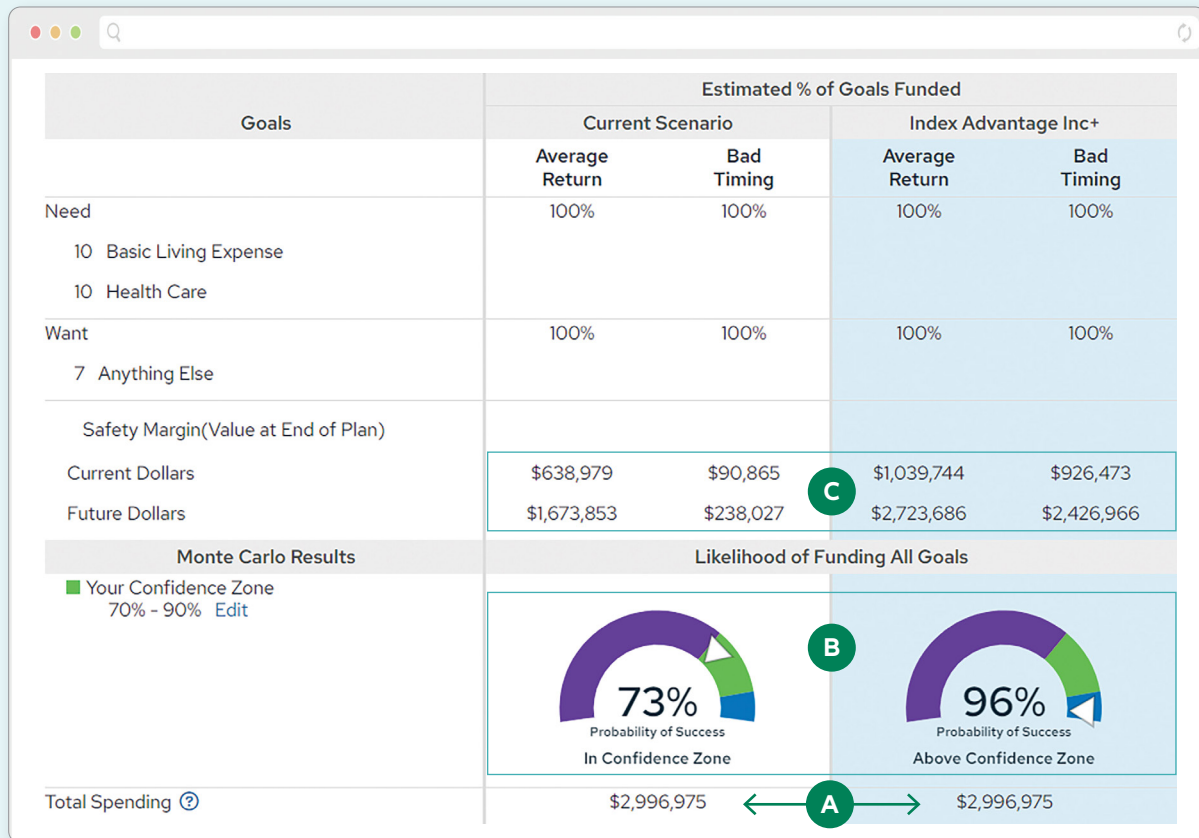
Beginning at age 45, lifetime income percentages are guaranteed to increase each year clients wait to start income. Lifetime income payments can begin on any Index Anniversary once the eligible person reaches age 50, and no later than age 100 after a minimum waiting period of one index year. For joint payments, the age of the younger eligible person will be used to determine income percentages, income percentage increases, and when income payments begin.

Increasing Income option starts out lower than the Level Income option, but has the potential to increase over their lifetimes.

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Seeking to improve outcomes with Index Advantage Income ADV® in a portfolio



Based on the assumptions entered, MoneyGuidePro projects that complementing a retirement portfolio with Allianz Index Advantage Income ADV® Variable Annuity:

- A** Reduced the risk of running out of money while generating the same \$3.1 million in total income.
- B** Increased the probability of success of funding all goals from 73% to 96%, boosting them into the Confidence Zone.
- C** Increased their legacy with more remaining assets in their retirement account after a long retirement.



CONTACT YOUR DEDICATED ALLIANZ REPRESENTATIVE to help you integrate Index Advantage Income ADV® into MoneyGuidePro®.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz) and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

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

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