

LIMITED-TIME OFFER:

Retirement Foundation ADV® Fixed Index Annuity

Powered-up protected income

We've boosted our biggest payouts ever.



Available for a limited time (January 31 – April 3, 2023) on new applications for Retirement Foundation ADV® Annuity and Income Benefit rider² for both lifetime withdrawal options (Level and Increasing):

100 extra basis points (bps) + **10 extra basis points (bps)**
on all base withdrawal percentages (100 bps = 1.00%) on all annual increase percentages (10 bps = 0.10%)

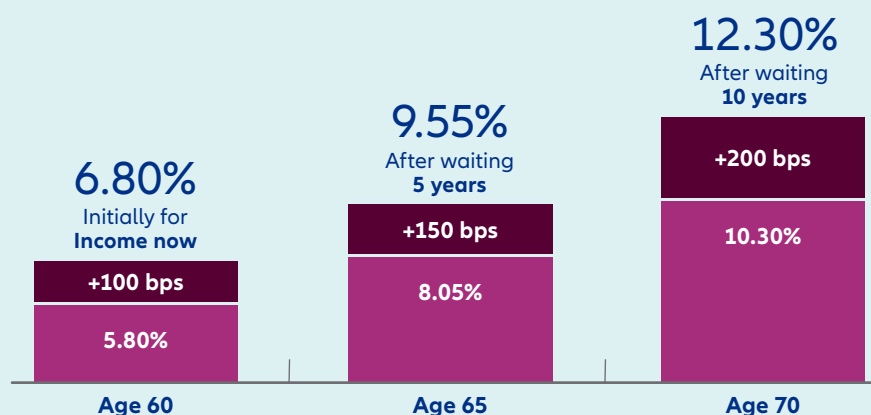
OUR INITIAL PAYOUTS START BIG AND GET BIGGER each year you wait to start income.¹

You will have the opportunity for more income with lifetime withdrawals that are now:	INITIALLY FOR INCOME NOW:	AFTER WAITING 5 YEARS:	AFTER WAITING 10 YEARS:
	100	150	200
	extra basis points	extra basis points	extra basis points
	(100 bps x 0 years + 100 bps)	(10 bps x 5 years + 100 bps)	(10 bps x 10 years + 100 bps)

HYPOTHETICAL EXAMPLE:
Income now or income later?

A 60-year-old at issue could choose to start income at any contract anniversary using either lifetime withdrawal option.

Here's what the lifetime withdrawals look like at 60, 65, or 70 under the single Level Income option³ and the impact of the limited-time offer.



This hypothetical chart is for illustrative purposes only.

Fixed index annuities are designed to meet long-term needs for retirement income. They provide protection from market loss, indexed interest potential, tax deferral, a death benefit during the accumulation phase, and a guaranteed stream of income.

RFA-029 (1/2023) This material must be preceded or accompanied by the Retirement Foundation ADV® client brochure.

A stronger income strategy to help address rising risks

Between market uncertainty and heightened inflation concerns, now is a great time to consider Retirement Foundation ADV® Annuity.

IN ADDITION TO OFFERING STRONG PAYOUTS AND INCOME POTENTIAL, Retirement Foundation ADV® can give you these advantages:

- **Protection from market loss** for your principal and credited interest²
- **Competitive allocation rates** for stronger accumulation and income potential
- **Increasing income potential** to help address rising costs throughout retirement



Power up your protected income with our biggest payouts ever.
Contact your financial professional for complete information.

THE PURCHASE OF AN ANNUITY IS AN IMPORTANT FINANCIAL DECISION. YOU SHOULD HAVE A FULL DISCUSSION WITH YOUR FINANCIAL PROFESSIONAL BEFORE MAKING ANY DECISION.

¹Beginning at age 45, income withdrawal percentages are guaranteed to increase each year clients wait to start income. These increases are not available before age 45 and do not apply if income begins immediately. Clients can start taking income immediately after buying their contract if they are at least age 50, or at the start of any contract year once they turn 50. If their situation changes, clients can access their full accumulation value after 7 contract years with no withdrawal charges.

²The 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 of 1.25% is guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year, but will never be greater than the maximum rider charge percentage of 1.25%. 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.

³Increasing Income option starts lower than the Level Income option, but has the potential to increase. Joint lifetime withdrawal percentages are 0.50% lower than for single lifetime withdrawal percentages and are based on the age of the younger spouse.

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

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

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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

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