

ALLIANZ 360™ ANNUITY

The power of increasing income

Use an efficient way to help address rising risks

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.

Allianz 360™ Annuity is designed to meet long-term needs for retirement income by providing protection from market loss, indexed interest potential, tax deferral, a death benefit during the accumulation phase, and a guaranteed stream of income.

When you're ready to start receiving income through lifetime withdrawals,¹ Allianz 360™ Annuity with its 360 Benefit rider² provides choices to help you in retirement:

-  • **Level Income** provides the same payment every year for the rest of your life.
-  • **Increasing Income** provides payments that begin lower with the potential to increase over time.

WHY CONSIDER THE INCREASING INCOME OPTION NOW?

As the cost of retirement rises along with the prospect of a longer life, today's current and soon-to-be retirees face a combined challenge of making sure that their assets last as long as they do, while living comfortably.

Allianz 360™ Annuity with the Increasing Income option can help in three ways:		
Straightforward design allows your payment to increase every year interest is credited – and by the same percentage.	No decreases – ever. With each increase, you're guaranteed to receive the higher payment for the rest of your life as long as you abide by the terms of the contract.	More opportunities to increase income since this payment option eliminates the need to overcome fees, index losses, previous income payments, or even a depleted contract value.

95%
of our FIA owners who chose our Increasing Income option have received an income increase.³

LET'S TAKE A CLOSER LOOK at how Increasing Income can help provide the potential for more income over a long retirement. →

¹ Lifetime 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.

² The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The annual charge for the 360 Benefit rider is 0.95% of the contract's accumulation value. You can cancel the 360 Benefit rider anytime after the fifth contract year. Once you terminate the 360 Benefit rider, it may not be reinstated.

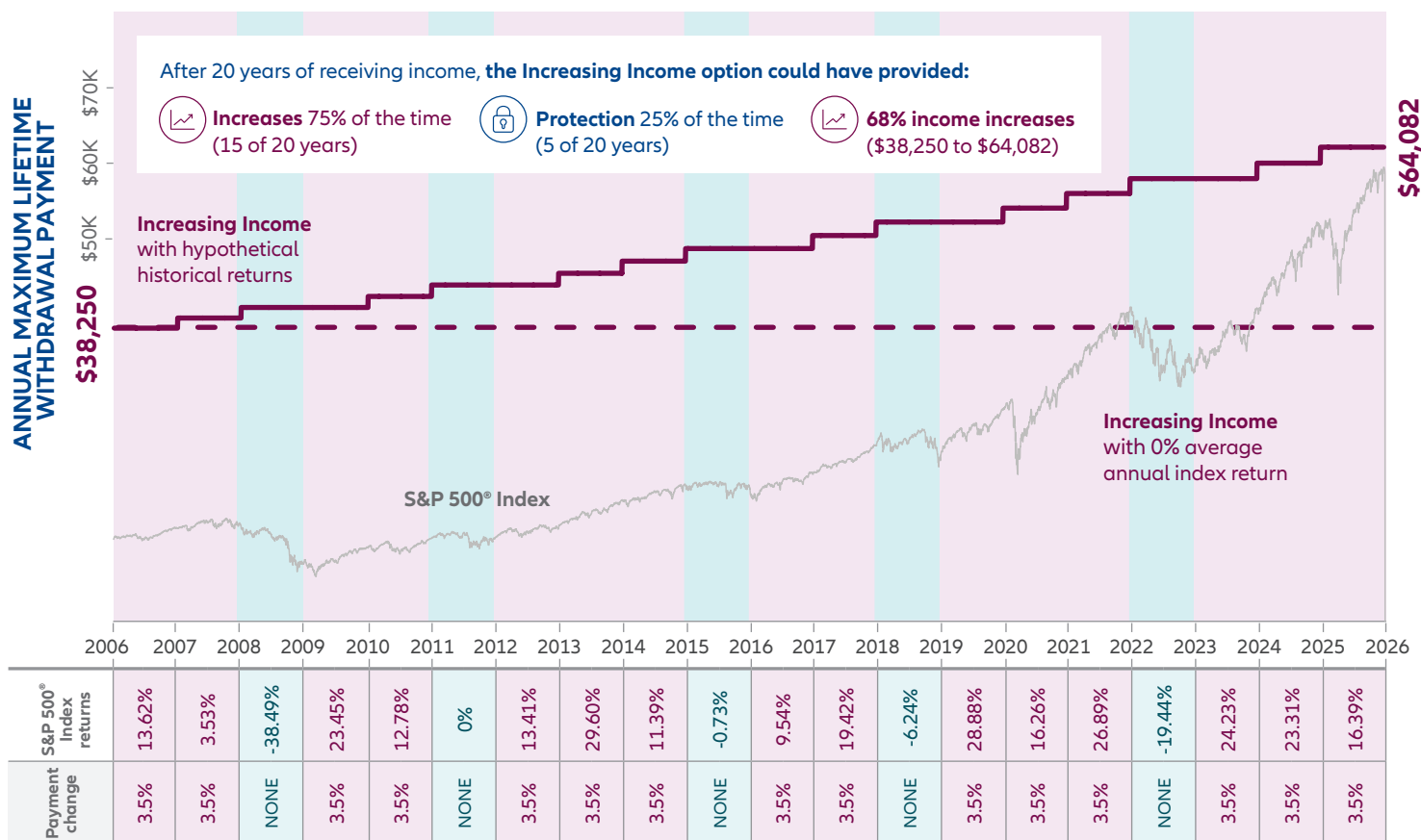
³ Analysis parameters: 60,246 fixed index annuity contracts were used for the analysis in this material, and represent contracts which elected an increasing income withdrawal option from 1/1/08 through 12/31/23, and would have been eligible to receive interest credits from 1/1/09 through 12/31/24. Increases displayed were taken from multiple

products and income benefits/riders that were available at that time. The amount of the increase was determined by the interest credited by their chosen allocation option(s). These allocations include a wide variety of indexes and crediting methods. This data includes all allocation methods selected during that time, including the fixed allocation. Individual contracts may have seen varying amounts of income increases. Contracts that took excess withdrawals were excluded because they were not eligible for increases in all years. There is no guarantee a contract will receive an increase in any given year. Past results are not a guarantee of future results.

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

This material must be preceded or accompanied by the Allianz 360™ client brochure (CB54370-3) or appropriate state variation.

20 years of increasing income potential and a level of protection



A HYPOTHETICAL HISTORICAL EXAMPLE: Meet Donna, a hypothetical client who purchased Allianz 360™ Annuity at age 60. After owning the product for five years and accumulating \$500,000, Donna was ready to retire and start taking income.

At age 65, Donna chose the Increasing Income option with single payments. Her Lifetime Withdrawal Percentage would have been 7.65%, which could have generated an initial annual income payment of **\$38,250** (\$500,000 × 7.65% = \$38,250).

Let's see how Donna's Increasing Income option could have worked after 20 years of income. This chart shows Donna's initial annual payment of **\$38,250** starting in 2006, and increasing over the next 20 years. It assumes actual historical S&P 500® Index data from 1/1/2006 to 12/31/2025 with 100% allocation to the annual point-to-point with cap, assuming no change in the hypothetical cap of 3.5% during the income period. Past performance is no guarantee of future results.



ASK YOUR FINANCIAL PROFESSIONAL whether Allianz 360™ Annuity may be a good fit for your overall retirement income strategy.

This hypothetical example is provided for illustrative purposes only and is not intended to predict or project actual results. Because the annuity did not exist during the entire time frame shown, this represents hypothetical historical information only and reflects assumed rates, which are not guaranteed. Actual rates that could have been applied over this time frame would have been different from the figures shown in this example and in some cases may be significantly higher or lower depending on a number of factors, including market conditions. Always keep in mind that your needs may change. It's important to understand the balance between all the features available with any annuity. Always consider each of these and how they work when considering if a product is appropriate for your needs.

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.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

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

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