

ALLIANZ BENEFIT CONTROL+® FIXED INDEX ANNUITY

The power of Increasing Income

Why consider an Allianz® fixed index annuity with Increasing Income?

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. Many may choose a strategy that includes the potential for increasing lifetime income.

Allianz Benefit Control+® Annuity provides the opportunity for Increasing Income (lifetime withdrawals) through a built-in rider at no additional cost. Increasing Income can help in three ways:

- 1 **Straightforward design** allows your income to increase for every year interest is credited – and by the same percentage.
- 2 **No decreases – ever.** Every time you get an increase, you're guaranteed to receive the higher payment for the rest of your life.
- 3 **More opportunities to increase your income** since this method of providing increases eliminates the need to overcome fees, index losses, previous income payments, or even a depleted contract value.



Allianz Benefit Control+® Fixed Index Annuity offers a unique combination of features, including tax deferral, protection of principal and credited interest from market downturns, and a death benefit for beneficiaries.

When you're ready to start receiving income, Allianz Benefit Control+® provides an income increase based on interest credited, plus a 150% interest bonus.¹ For example, if your allocations earned 3%, your income would increase by $3\% \times 150\% = 4.5\%$.

Let's take a closer look at how Increasing Income can help provide the potential for more income over a long retirement.

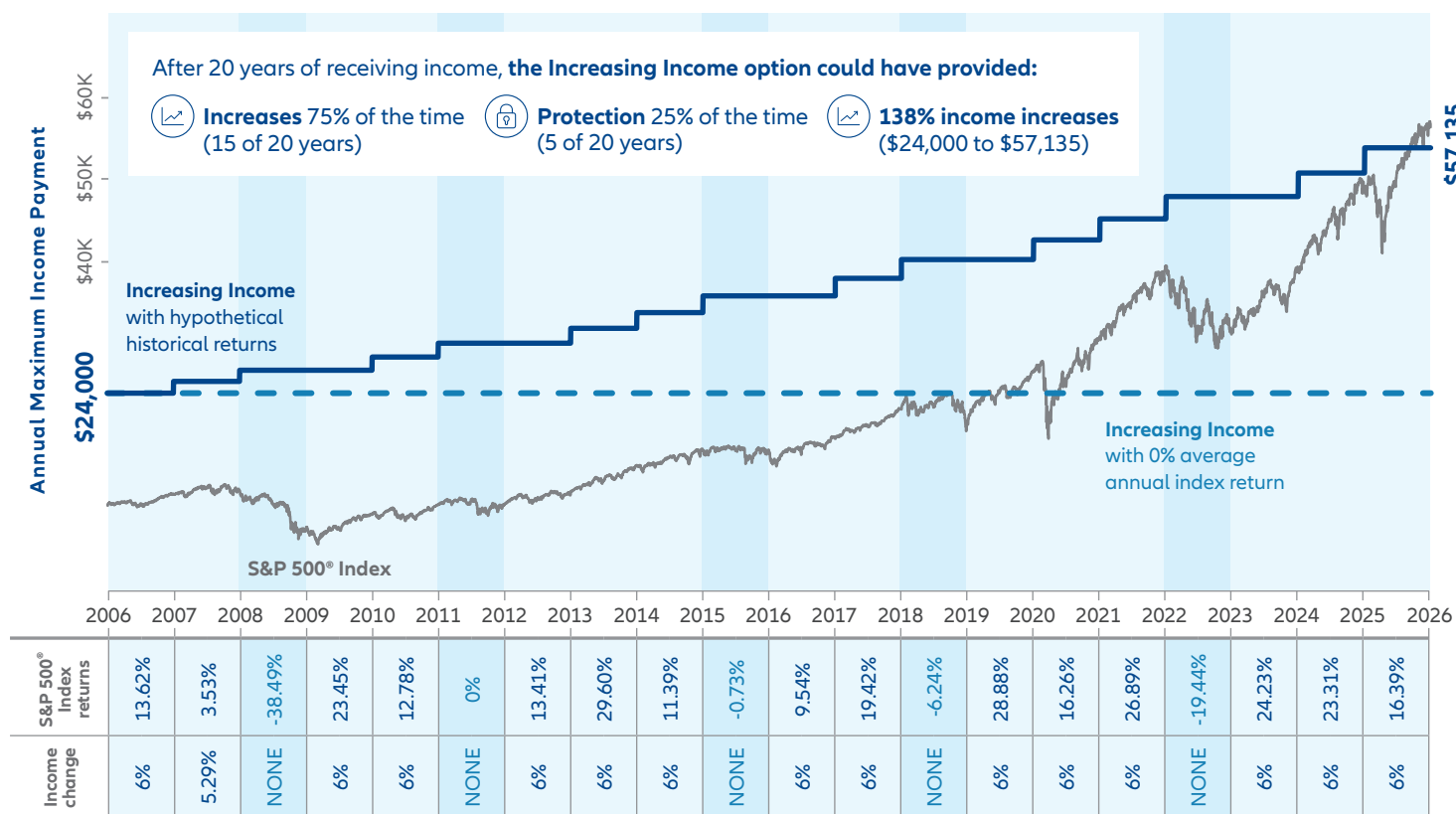
¹ Lifetime withdrawals can begin immediately or on any monthly anniversary so long as the covered person is at least 50 years old on the most recent contract anniversary.

With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. 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.

This material must be preceded or accompanied by the Allianz Benefit Control+® Annuity client brochure (ABCPL-001) or appropriate variation.

Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax. Excess withdrawals will decrease income payments.

20 years of Increasing Income potential and a level of protection



A HYPOTHETICAL HISTORICAL EXAMPLE:

Meet Ben, a hypothetical client who purchased Allianz Benefit Control+® Annuity at age 55. After owning the product for 10 years and accumulating \$500,000, he was ready to retire and start taking income.

At age 65, Ben begins lifetime withdrawals. His initial payout percentage would have been **4.80%**, which could have generated an initial annual income payment of **\$24,000** ($\$500,000 \times 4.80\% = \$24,000$).

Let's see how Ben's Increasing Income option could have worked after 20 years of income.

This chart shows Ben's initial annual income payment (\$24,000) 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 and a hypothetical cap of 4.00% during the income period. In years where the index returns exceeded the cap, the income change would equal 6.00% ($4.00\% \times 150\% = 6.00\%$). Past performance is no guarantee of future results.



ASK YOUR FINANCIAL PROFESSIONAL whether Allianz Benefit Control+® 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.

Although an external index may affect contract values, the contract does not directly participate in any equity or fixed income investments. The contract owner is not buying shares in an index. The index value does not include the dividends paid on the equity investments underlying an equity index and dividends are not reflected in the returns credited to your 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.

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Allianz Life Insurance Company of North America may provide compensation to third parties other than index providers based on premium allocated to certain indices. One or more of these third parties may have an indirect affiliation with your financial professional.

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

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