

INDEX ADVANTAGE
INCOME ADV® ANNUITY

Legacy+™ Income Benefit Rider

Enjoy lifetime income **without compromising your legacy**, plus the **flexibility to access funds** if your needs change.

Retirement brings new freedoms – and new questions ...



- Will my income last as long as I do?
- Can I enjoy retirement without losing sight of what I want to leave behind?
- What if life doesn't go according to plan?

For many people approaching or living in retirement, planning feels like a trade off between living well today and protecting tomorrow.

But it doesn't have to be.

You can plan for income you can depend on – while keeping a meaningful legacy as part of the picture.

Why choose the Legacy+™ Benefit?

Retirement shouldn't be about choosing between your needs and your loved ones. Only available with the Legacy+™ Income Benefit,¹ the **Legacy+™ Benefit** can help you enjoy income you can rely on while knowing you've taken steps to protect what you leave behind and stay prepared for whatever comes next.

¹ The contract name for Legacy+™ Income Benefit is Income Benefit Rider with Legacy+™ Benefit.

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This material must be preceded or accompanied by a current prospectus and Income Benefit Riders brochure (IAI-002-ADV) for the Index Advantage Income ADV® Annuity and any applicable consumer materials.

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

How the Legacy+™ Income Benefit works

The Legacy+™ Income Benefit supports your retirement journey through **three simple phases**, designed to help you plan for the income you need, protect what matters, and adapt as life unfolds:

PHASE 1:

Prepare for the future

Before retirement, your registered index-linked annuity (RILA) gives you the opportunity to grow your contract value as you work toward future income using a variety of available index options across the risk spectrum, AND grow your lifetime income percentage at the same time.

The Legacy+™ Benefit, only included in the Legacy+™ Income Benefit, is an optional benefit that may be selected at contract issue instead of the Income Benefit. The following tables include the income percentages associated with the Legacy+™ Income Benefit.

How it works:

Beginning at age 45, for each year you wait before beginning income, the product provides guaranteed income percentage increases.¹

This chart shows the currently available initial income percentages and the annual income percentage increases to those percentages based on the payment option and the eligible person's age on the Index Effective Date.^{2,3}

Age	Income Percentages				Income percentage increase
	Level Income		Increasing Income		
	Single	Joint	Single	Joint	
50 or less	5.10%	4.60%	3.60%	3.10%	0.25%
51	5.20%	4.70%	3.70%	3.20%	0.25%
52	5.30%	4.80%	3.80%	3.30%	0.25%
53	5.40%	4.90%	3.90%	3.40%	0.25%
54	5.50%	5.00%	4.00%	3.50%	0.25%
55	5.60%	5.10%	4.10%	3.60%	0.30%
56	5.70%	5.20%	4.20%	3.70%	0.30%
57	5.80%	5.30%	4.30%	3.80%	0.30%
58	5.90%	5.40%	4.40%	3.90%	0.30%
59	6.00%	5.50%	4.50%	4.00%	0.30%
60	6.10%	5.60%	4.60%	4.10%	0.35%
61	6.20%	5.70%	4.70%	4.20%	0.35%
62	6.30%	5.80%	4.80%	4.30%	0.35%
63	6.40%	5.90%	4.90%	4.40%	0.35%
64	6.50%	6.00%	5.00%	4.50%	0.35%
65	6.60%	6.10%	5.10%	4.60%	0.40%
66	6.70%	6.20%	5.20%	4.70%	0.40%
67	6.80%	6.30%	5.30%	4.80%	0.40%
68	6.90%	6.40%	5.40%	4.90%	0.40%
69	7.00%	6.50%	5.50%	5.00%	0.40%
70	7.10%	6.60%	5.60%	5.10%	0.45%
71	7.20%	6.70%	5.70%	5.20%	0.45%
72	7.30%	6.80%	5.80%	5.30%	0.45%
73	7.40%	6.90%	5.90%	5.40%	0.45%
74	7.50%	7.00%	6.00%	5.50%	0.45%
75	7.60%	7.10%	6.10%	5.60%	0.50%
76	7.70%	7.20%	6.20%	5.70%	0.50%
77	7.80%	7.30%	6.30%	5.80%	0.50%
78	7.90%	7.40%	6.40%	5.90%	0.50%
79	8.00%	7.50%	6.50%	6.00%	0.50%
80	8.10%	7.60%	6.60%	6.10%	0.55%

¹ Before beginning income, income percentage increases may be counteracted if index returns result in a performance credit that is zero or negative.

² If income payments begin on any day other than an Index Anniversary, you will not receive an income percentage increase for the index year that payments begin.

³ With the Legacy+™ Income Benefit, waiting to begin income will increase the lifetime income percentage; however, the Legacy+™ Benefit which sets the Legacy Value is not established until income begins.

We establish the income percentages, income percentage increases, and the minimum income payment waiting period for each income benefit on the date you sign your application provided we receive your initial purchase payment within the required time period, which may differ from the values stated here. Current terms can differ between the Income Benefit and the Legacy+™ Income Benefit, and can differ between products. The income benefit supplement with terms for Index Advantage Income ADV® is available at www.allianzlife.com/rates. Once you reach age 50 and have satisfied the 1-index-year income payment waiting period, lifetime Income Payments can begin anytime up to 14 calendar days before an Index Anniversary. For joint income payments, the age of the younger eligible person will be used to determine income percentages, income percentage increases, and when income payments begin. If we receive an additional purchase payment after the Index Effective Date, its income percentage is determined by the eligible person's age on the next Index Anniversary that occurs on or after the date we receive it.

PHASE 2:

Enjoy Income for life – with a legacy set aside

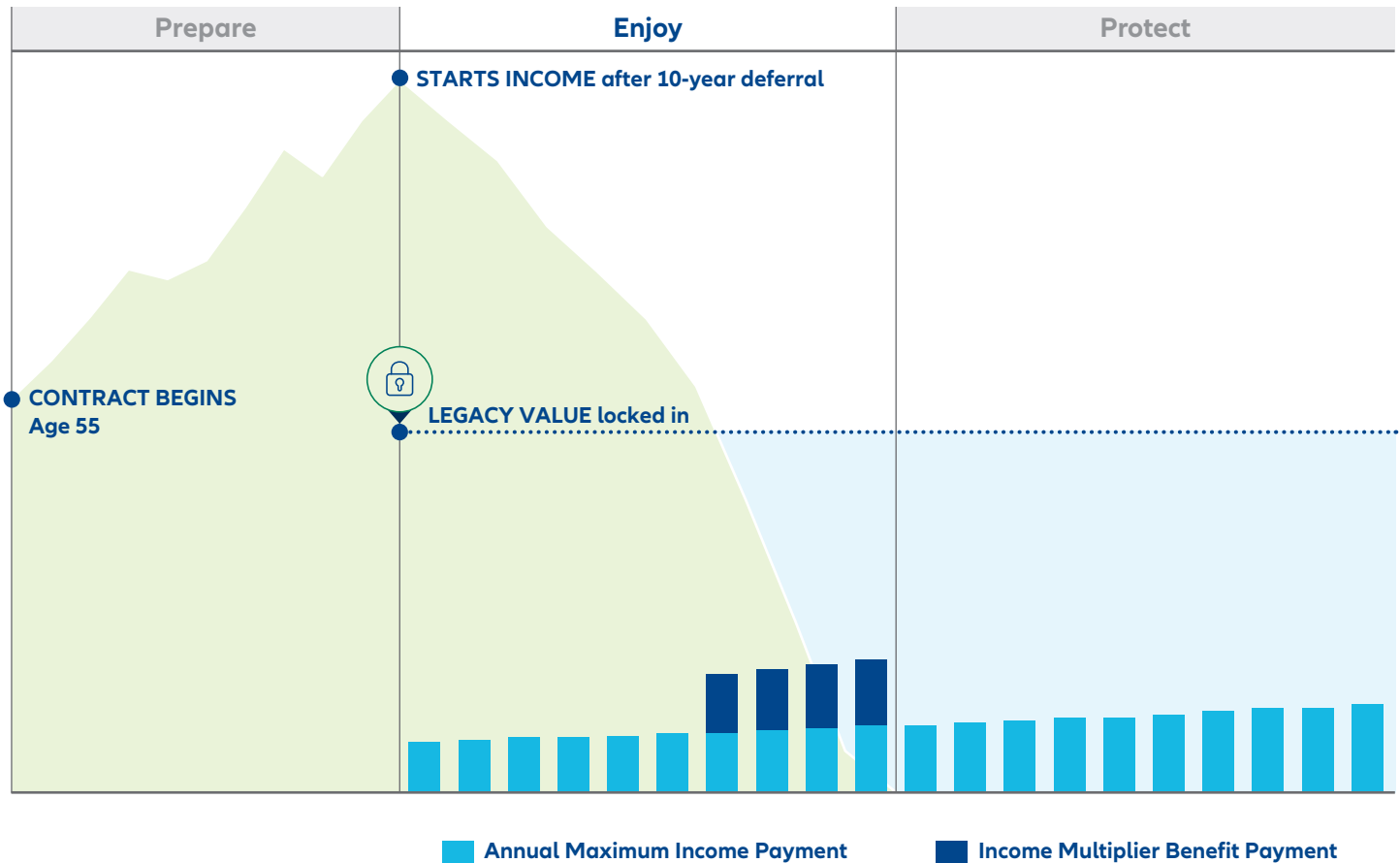
When you decide to start income, two important things happen:

1. You begin receiving **income designed to last for your lifetime**. 2. Your **Legacy Value** is established and locked in.

The Legacy Value is initially set at **50% of your contract value when income starts** and is dedicated to supporting your beneficiaries. Even as you continue receiving income, your Legacy Value remains locked in¹ – even if your contract value is reduced to zero due to income payments. This means you can enjoy retirement income with the reassurance that your legacy is part of the strategy.

Income Multiplier Benefit

The Income Multiplier Benefit continues to be available with the addition of the Legacy+™ Benefit for no separate fee, other than the income benefit rider fee, and allows you to withdraw up to twice your annual maximum income payment (the Income Multiplier Factor) to help pay for needed care or for any other financial needs after a minimum wait period of five contract years.² For full details on qualification, see the Income Benefit Riders Brochure (IAI-002-ADV).



¹The Legacy Value is reduced for any Excess Withdrawals or Legacy Withdrawals taken from the contract. Such withdrawals reduce income payments, perhaps significantly, and result in termination of the benefit and your contract.

²Double income payments come from the Income Multiplier factor. We establish the Income Multiplier Benefit wait period and the Income Multiplier factor on the date you sign your application provided we receive your initial purchase payment within the required time period, which may differ from the terms stated here and can differ between products. The income benefit supplement with terms for the Income Multiplier Benefit available with both income benefits available with Index Advantage Income ADV® can be found at www.allianzlife.com/rates.

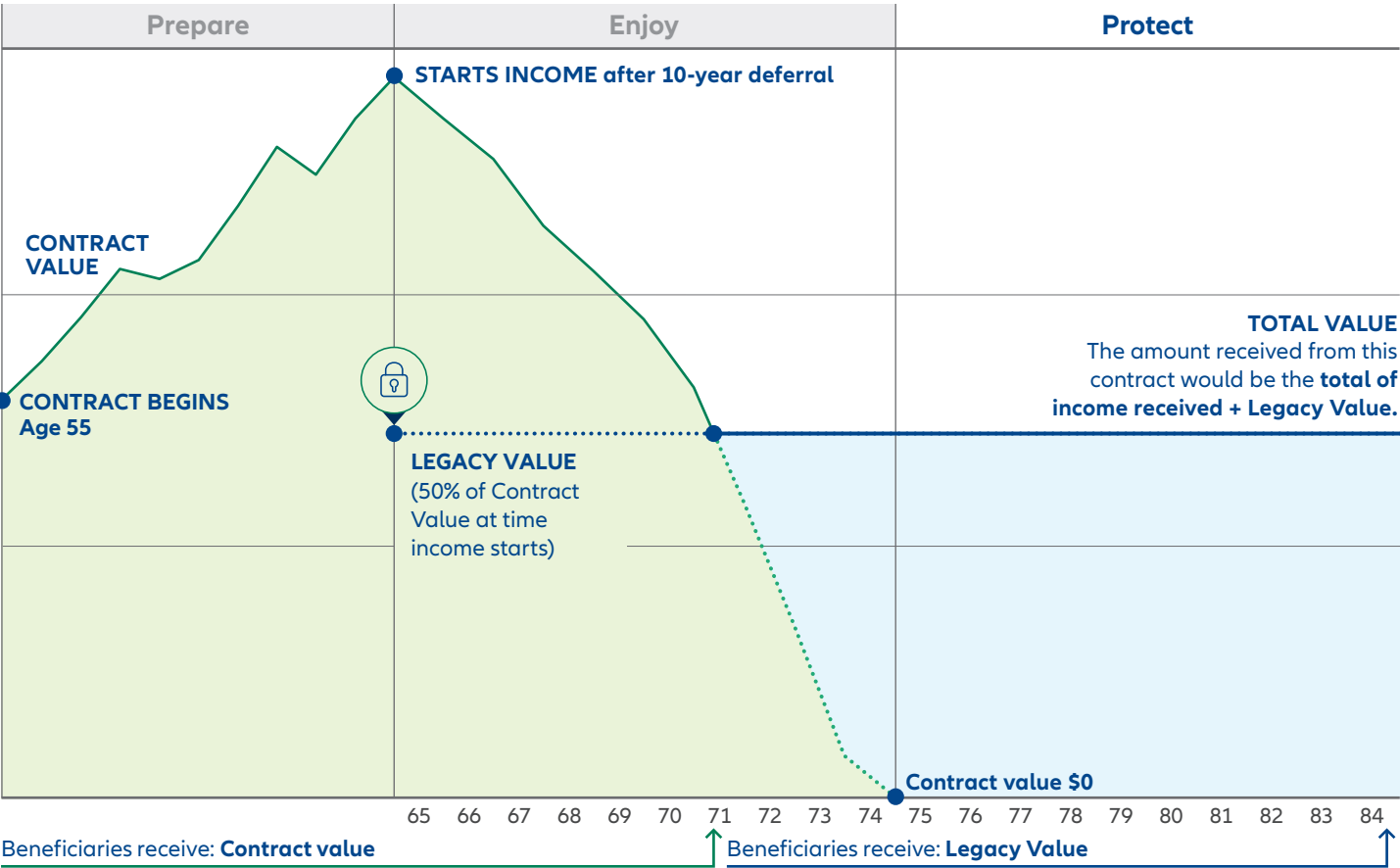
This hypothetical example shows how annual maximum income payments can double due to an eligible illness or confinement, and how the annual maximum income payment returns to half of its current level after illness recovery. It is hypothetical in nature and does not predict or project actual results of the Index Protection Strategy with Trigger or Index Protection Strategy with Cap index options. Actual results are determined by index option performance, caps, and trigger rates. Payments would continue for the rest of this client's life. Once established, the annual maximum income payment can only decrease if you take an Excess Withdrawal or Legacy Withdrawal. Excess withdrawals, and/or Legacy Withdrawals, reduce your contract value, Legacy Value, income payments, and any guaranteed death benefit value, and may end your contract. The Legacy Value is payable on the death of the last surviving covered person. Prior to income payments beginning, the only death benefit that is available is the Traditional Death Benefit. As a result, if the last surviving covered person dies before the Income Benefit Date, you will have paid for the Legacy+™ Benefit without receiving any of its advantages.

PHASE 3:

Protect what matters most

Your beneficiaries will receive the greater of your current contract value or your full Legacy Value¹ (initially set at 50% of your contract value established when income started) even if your contract value reduces to \$0 from income payments.²

And because life doesn't always go as planned, Legacy+™ Benefit also offers flexibility. If your financial needs change, the Legacy Value is available as a **partial or full withdrawal while you're living**, giving you reassurance through the added options.



¹ The Legacy Value is payable on the death of the last surviving covered person. Prior to income payments beginning, the only death benefit that is available is the Traditional Death Benefit.

² Once the contract value is reduced to zero, the Legacy Value will increase by the amount of any remaining unpaid annual maximum income payment you did not take during the previous income benefit year.

These hypothetical examples in this brochure are provided solely to provide education on how the Legacy+™ Benefit functions. Your results may vary. These examples assume a 55-year-old client opened the contract, and deferred income for 10 index years and is now age 65. Assumes no withdrawals beyond the annual maximum income payment, and no Performance Locks. Does not include an investment advisory fee; if an advisory fee is taken from the contract, values and income payments would be lower. These examples do not predict or project the actual performance of Index Advantage Income ADV® or its index options.

Is the Legacy+™ Benefit appropriate for you?

FAQ

Q. Is there an additional cost for the Legacy+™ Benefit?

A. Yes. The Legacy+™ Benefit has an additional rider fee of 0.85%. This cost is in addition to the income benefit rider fee of 0.70%. The total rider fees for the Legacy+™ Income Benefit, which includes the Legacy+™ Benefit, are 1.55% which are deducted annually from your contract.

Q. Will my income stop if my contract value goes to zero?

A. No. Once income begins, your income is designed to continue for your lifetime – even if your contract value is reduced to zero due to income payments. However, if you take more than the annual maximum income payment, your income could stop before the end of your lifetime.

Q. Will the Legacy+™ Benefit stop if my contract value goes to zero?

A. No. Assuming you take no more than the annual maximum income payment, the Legacy Value is guaranteed and will not reduce or terminate if your contract value is reduced to zero due to income payments. This means that you will have the reassurance of knowing that you can fully enjoy lifetime income for as long as you live without sacrificing your legacy.¹

Q. Can I access the Legacy Value while I'm still living?

A. Yes. If your financial needs change, the Legacy Value is available as a withdrawal during your lifetime – giving you flexibility if the unexpected happens. Partial withdrawals of the Legacy Value will reduce it and future income payments. A full withdrawal of the Legacy Value will result in your income payments and your contract ending.

The Legacy+™ Benefit offers:



PROTECTION

Help ensure your loved ones are protected with a guaranteed death benefit.



CONFIDENCE

Enjoy retirement income while supporting your financial strategy and legacy goals.



FLEXIBILITY

Access your Legacy Value as a withdrawal if your needs change.

→ **READY TO PROTECT YOUR LEGACY?** Speak with your financial professional today.

¹ Withdrawals exceeding the annual maximum income payment, including Excess Withdrawals and Legacy Withdrawals, may cause the benefit to end and the contract to terminate.

Withdrawals will reduce contract values and the value of any potential protection benefits. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

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