Allianz

Allianz Life Insurance Company of North America

INDEX ADVANTAGE INCOME ADV® ANNUITY and THE LEGACY+™ INCOME BENEFIT

Starts strong – and only gets better

Lifetime Income Percentage charts: initial payout percentages effective 10/13/2026

The tables in this piece show the Index Advantage Income ADV® with the Legacy+™ Income Benefit Lifetime Income Percentages and the annual income percentage increases according to a single Lifetime Income Percentage – all based on payment option and age. **Level Income** is shown on page one and **Increasing Income** is shown on page two. Please refer to the product brochure and prospectus for more details on the Legacy+™ Income Benefit and income payments. The initial income payment is determined by your Lifetime Income Percentage and contract value.

LEVEL INCOME | Income payment waiting period: 1 index year

Age	Initial payout % + Annual increase	EACH YEAR YOU WAIT, your guaranteed single lifetime withdrawal PERCENTAGE INCREASES →															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20
45-50	5.10% + 0.25%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	10.10%
51	5.20% + 0.25%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	10.20%
52	5.30% + 0.25%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	10.30%
53	5.40% + 0.25%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	10.40%
54	5.50% + 0.25%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	10.50%
55	5.60% + 0.30%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	9.50%	9.80%	10.10%	11.60%
56	5.70% + 0.30%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	9.60%	9.90%	10.20%	11.70%
57	5.80% + 0.30%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	9.40%	9.70%	10.00%	10.30%	11.80%
58	5.90% + 0.30%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	9.50%	9.80%	10.10%	10.40%	11.90%
59	6.00% + 0.30%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	9.60%	9.90%	10.20%	10.50%	12.00%
60	6.10% + 0.35%	6.45%	6.80%	7.15%	7.50%	7.85%	8.20%	8.55%	8.90%	9.25%	9.60%	9.95%	10.30%	10.65%	11.00%	11.35%	13.10%
61	6.20% + 0.35%	6.55%	6.90%	7.25%	7.60%	7.95%	8.30%	8.65%	9.00%	9.35%	9.70%	10.05%	10.40%	10.75%	11.10%	11.45%	13.20%
62	6.30% + 0.35%	6.65%	7.00%	7.35%	7.70%	8.05%	8.40%	8.75%	9.10%	9.45%	9.80%	10.15%	10.50%	10.85%	11.20%	11.55%	13.30%
63	6.40% + 0.35%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	8.85%	9.20%	9.55%	9.90%	10.25%	10.60%	10.95%	11.30%	11.65%	13.40%
64	6.50% + 0.35%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	10.00%	10.35%	10.70%	11.05%	11.40%	11.75%	13.50%
65	6.60% + 0.40%	7.00%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	11.40%	11.80%	12.20%	12.60%	14.60%
66	6.70% + 0.40%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	11.50%	11.90%	12.30%	12.70%	14.70%
67	6.80% + 0.40%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	11.60%	12.00%	12.40%	12.80%	14.80%
68	6.90% + 0.40%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	11.70%	12.10%	12.50%	12.90%	14.90%
69	7.00% + 0.40%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	11.40%	11.80%	12.20%	12.60%	13.00%	15.00%
70	7.10% + 0.45%	7.55%	8.00%	8.45%	8.90%	9.35%	9.80%	10.25%	10.70%	11.15%	11.60%	12.05%	12.50%	12.95%	13.40%	13.85%	16.10%
71	7.20% + 0.45%	7.65%	8.10%	8.55%	9.00%	9.45%	9.90%	10.35%	10.80%	11.25%	11.70%	12.15%	12.60%	13.05%	13.50%	13.95%	16.20%
72	7.30% + 0.45%	7.75%	8.20%	8.65%	9.10%	9.55%	10.00%	10.45%	10.90%	11.35%	11.80%	12.25%	12.70%	13.15%	13.60%	14.05%	16.30%
73	7.40% + 0.45%	7.85%	8.30%	8.75%	9.20%	9.65%	10.10%	10.55%	11.00%	11.45%	11.90%	12.35%	12.80%	13.25%	13.70%	14.15%	16.40%
74	7.50% + 0.45%	7.95%	8.40%	8.85%	9.30%	9.75%	10.20%	10.65%	11.10%	11.55%	12.00%	12.45%	12.90%	13.35%	13.80%	14.25%	16.50%
75	7.60% + 0.50%	8.10%	8.60%	9.10%	9.60%	10.10%	10.60%	11.10%	11.60%	12.10%	12.60%	13.10%	13.60%	14.10%	14.60%	15.10%	17.60%
76	7.70% + 0.50%	8.20%	8.70%	9.20%	9.70%	10.20%	10.70%	11.20%	11.70%	12.20%	12.70%	13.20%	13.70%	14.20%	14.70%	15.20%	17.70%
77	7.80% + 0.50%	8.30%	8.80%	9.30%	9.80%	10.30%	10.80%	11.30%	11.80%	12.30%	12.80%	13.30%	13.80%	14.30%	14.80%	15.30%	17.80%
78	7.90% + 0.50%	8.40%	8.90%	9.40%	9.90%	10.40%	10.90%	11.40%	11.90%	12.40%	12.90%	13.40%	13.90%	14.40%	14.90%	15.40%	17.90%
79	8.00% + 0.50%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	18.00%
80	8.10% + 0.55%	8.65%	9.20%	9.75%	10.30%	10.85%	11.40%	11.95%	12.50%	13.05%	13.60%	14.15%	14.70%	15.25%	15.80%	16.35%	19.10%

0.25% product fee plus rider fee(s) based on your rider selection. The Legacy+™ Income Benefit total rider fees are 1.55% (0.70% for the income benefit and an 0.85% additional rider fee for the Legacy+™ Benefit). The rider fees are accrued daily and deducted on each quarterly contract anniversary, calculated as a percentage of the Charge Base, which is the contract value on the preceding quarterly contract anniversary, adjusted for subsequent purchase payments and withdrawals. You must select an income benefit (either the Income Benefit or Legacy+™ Income Benefit) at issue and you cannot add or change the selected income benefit after issue.

This material must be preceded or accompanied by a current prospectus for the Index Advantage Income ADV® and any applicable consumer materials. Refer to the product materials for important information and index disclosures.

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

INCREASING INCOME | Income payment waiting period: 1 index year

Age	Initial payout % + Annual increase	EACH YEAR YOU WAIT, your guaranteed single lifetime withdrawal PERCENTAGE INCREASES →															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20
45-50	3.60% + 0.25%	3.85%	4.10%	4.35%	4.60%	4.85%	5.10%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	8.60%
51	3.70% + 0.25%	3.95%	4.20%	4.45%	4.70%	4.95%	5.20%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	8.70%
52	3.80% + 0.25%	4.05%	4.30%	4.55%	4.80%	5.05%	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	8.80%
53	3.90% + 0.25%	4.15%	4.40%	4.65%	4.90%	5.15%	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	8.90%
54	4.00% + 0.25%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	9.00%
55	4.10% + 0.30%	4.40%	4.70%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	10.10%
56	4.20% + 0.30%	4.50%	4.80%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	10.20%
57	4.30% + 0.30%	4.60%	4.90%	5.20%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	10.30%
58	4.40% + 0.30%	4.70%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	10.40%
59	4.50% + 0.30%	4.80%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	10.50%
60	4.60% + 0.35%	4.95%	5.30%	5.65%	6.00%	6.35%	6.70%	7.05%	7.40%	7.75%	8.10%	8.45%	8.80%	9.15%	9.50%	9.85%	11.60%
61	4.70% + 0.35%	5.05%	5.40%	5.75%	6.10%	6.45%	6.80%	7.15%	7.50%	7.85%	8.20%	8.55%	8.90%	9.25%	9.60%	9.95%	11.70%
62	4.80% + 0.35%	5.15%	5.50%	5.85%	6.20%	6.55%	6.90%	7.25%	7.60%	7.95%	8.30%	8.65%	9.00%	9.35%	9.70%	10.05%	11.80%
63	4.90% + 0.35%	5.25%	5.60%	5.95%	6.30%	6.65%	7.00%	7.35%	7.70%	8.05%	8.40%	8.75%	9.10%	9.45%	9.80%	10.15%	11.90%
64	5.00% + 0.35%	5.35%	5.70%	6.05%	6.40%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	8.85%	9.20%	9.55%	9.90%	10.25%	12.00%
65	5.10% + 0.40%	5.50%	5.90%	6.30%	6.70%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	13.10%
66	5.20% + 0.40%	5.60%	6.00%	6.40%	6.80%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	13.20%
67	5.30% + 0.40%	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	13.30%
68	5.40% + 0.40%	5.80%	6.20%	6.60%	7.00%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	11.40%	13.40%
69	5.50% + 0.40%	5.90%	6.30%	6.70%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	11.50%	13.50%
70	5.60% + 0.45%	6.05%	6.50%	6.95%	7.40%	7.85%	8.30%	8.75%	9.20%	9.65%	10.10%	10.55%	11.00%	11.45%	11.90%	12.35%	14.60%
71	5.70% + 0.45%	6.15%	6.60%	7.05%	7.50%	7.95%	8.40%	8.85%	9.30%	9.75%	10.20%	10.65%	11.10%	11.55%	12.00%	12.45%	14.70%
72	5.80% + 0.45%	6.25%	6.70%	7.15%	7.60%	8.05%	8.50%	8.95%	9.40%	9.85%	10.30%	10.75%	11.20%	11.65%	12.10%	12.55%	14.80%
73	5.90% + 0.45%	6.35%	6.80%	7.25%	7.70%	8.15%	8.60%	9.05%	9.50%	9.95%	10.40%	10.85%	11.30%	11.75%	12.20%	12.65%	14.90%
74	6.00% + 0.45%	6.45%	6.90%	7.35%	7.80%	8.25%	8.70%	9.15%	9.60%	10.05%	10.50%	10.95%	11.40%	11.85%	12.30%	12.75%	15.00%
75	6.10% + 0.50%	6.60%	7.10%	7.60%	8.10%	8.60%	9.10%	9.60%	10.10%	10.60%	11.10%	11.60%	12.10%	12.60%	13.10%	13.60%	16.10%
76	6.20% + 0.50%	6.70%	7.20%	7.70%	8.20%	8.70%	9.20%	9.70%	10.20%	10.70%	11.20%	11.70%	12.20%	12.70%	13.20%	13.70%	16.20%
77	6.30% + 0.50%	6.80%	7.30%	7.80%	8.30%	8.80%	9.30%	9.80%	10.30%	10.80%	11.30%	11.80%	12.30%	12.80%	13.30%	13.80%	16.30%
78	6.40% + 0.50%	6.90%	7.40%	7.90%	8.40%	8.90%	9.40%	9.90%	10.40%	10.90%	11.40%	11.90%	12.40%	12.90%	13.40%	13.90%	16.40%
79	6.50% + 0.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	16.50%
80	6.60% + 0.55%	7.15%	7.70%	8.25%	8.80%	9.35%	9.90%	10.45%	11.00%	11.55%	12.10%	12.65%	13.20%	13.75%	14.30%	14.85%	17.60%

Joint Lifetime Income Percentages are 0.50% lower than single Lifetime Income Percentages. Any additional purchase payment will adjust each Lifetime Income Percentage on the next Index Anniversary that occurs on or after the payment is received, which is based on the income percentage for the eligible person's current age and the variable account value's percentage of total contract value as described in the prospectus.

The income percentages, income percentage increases, and the minimum waiting period may change frequently. To view current Income Benefit information, please see the supplement available at www.allianzlife.com/incomeadvsupplement.

Once established, the annual maximum income payment can only decrease if you take an Excess or Legacy Withdrawal. Excess and Legacy Withdrawals reduce your contract value, income payments, and any guaranteed death benefit value, and could end your contract. Excess and Legacy withdrawals also reduce the Legacy Value.

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