

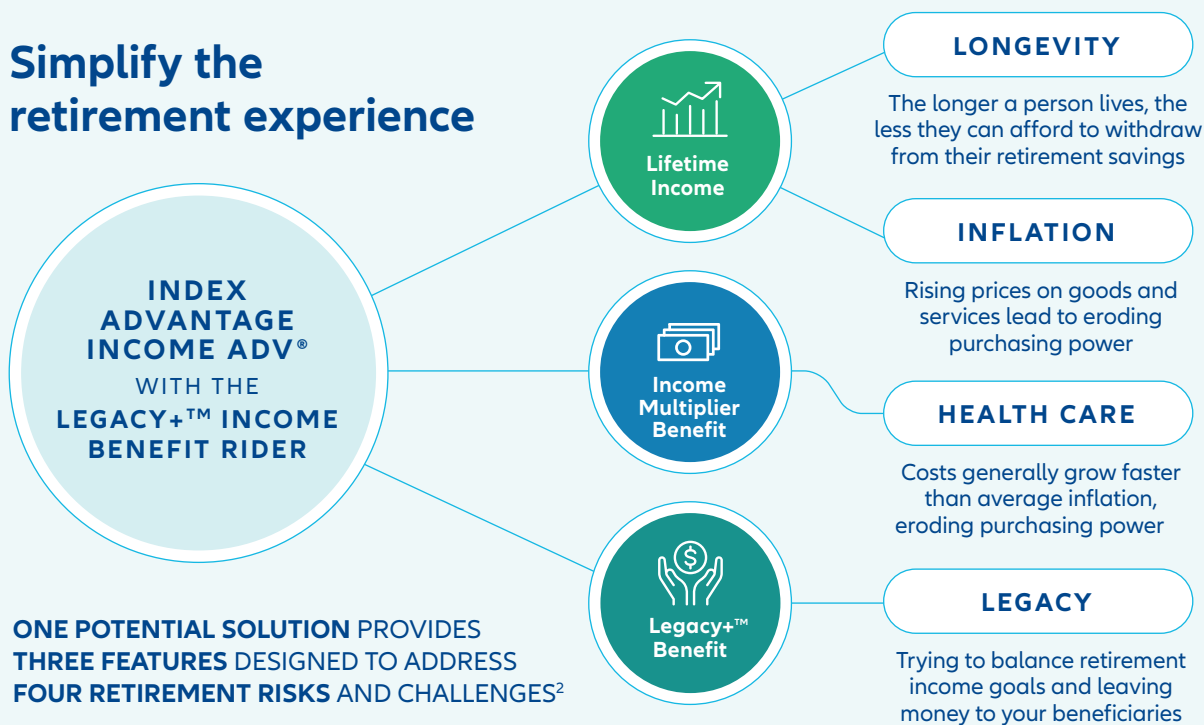
REGISTERED INDEX-LINKED
ANNUITY (RILA)

Lifetime income and legacy support in one streamlined strategy

SEE HOW THE LEGACY+™ INCOME BENEFIT RIDER CAN HELP you achieve your retirement goals

According to a 2026 retirement study, most Americans are more concerned about running out of money than death.¹ For many people, the uncertainty of how long their savings will need to last can feel overwhelming. That's because retirement isn't just the day you stop working; it's the start of a new journey, and like any trip, it takes careful planning to reach your destination. Inflation, health care costs, and longevity risk are just a few of the challenges along the way. The Index Advantage Income ADV® Annuity with Legacy+™ Income Benefit Rider brings together **three features designed to help you navigate them.**

Simplify the retirement experience



¹ Allianz Center for the Future of Retirement® conducted the 2026 Annual Retirement Study in January 2026 with a nationally representative sample of 1,000 respondents age 25+ with an annual household income of \$50K+/\$75K (single/married) OR investable assets of \$150K+. The Allianz Center for the Future of Retirement® produces insights and research as a part of Allianz Life Insurance Company of North America.

² Both the Income Benefit and Legacy+™ Income Benefit are designed to help address health care, longevity, and inflation risks. The Income Benefit has lower fees and higher initial income percentages than the Legacy+™ Income Benefit.

This material must be preceded or accompanied by a current prospectus 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 they work



LIFETIME INCOME

- **When the time is right** for you to turn on your lifetime income, you'll have the option of choosing **Level Income** – providing predictable income payments that start higher – or **Increasing Income** – providing income payments that can increase and start lower.
- **Longevity hedge** – Provides income payments designed to last a lifetime.
- **Inflation hedge** – Provides the opportunity for increasing income through an additional cost income benefit to help keep pace with rising costs over time.



INCOME MULTIPLIER BENEFIT

- **No additional cost** – This benefit is automatically included with the income benefit you select at issue, for no separate fee (other than the income benefit rider fee) to provide support during health challenges.
- **Qualification criteria** – You may qualify if you're unable to perform two of six activities of daily living (ADLs) for at least 90 consecutive days, or are confined to a qualified hospital, nursing facility, or assisted living facility for at least 90 days in a 120-day period.
- **Doubled income payment** – If you qualify, your annual income payment can double to help cover care costs or other expenses.^{1,2}



LEGACY+™ BENEFIT

- **Guaranteed minimum Legacy Value** – Provides a guaranteed minimum of 50% of the current contract value when lifetime income is elected.
- **Legacy protection** – Designed to support your beneficiaries once income payments begin, so you know something will be there for the people who matter most.
- **Flexibility** – Is available to your beneficiaries as a lump sum, or you can take it as a full or partial withdrawal while you're living.

¹ Available after a minimum wait period of five contract years. To be eligible via ADLs, a physician must certify that you are unable to perform at least two of the six ADLs and you must have been able to perform all six of the ADLs without substantial assistance on the issue date. To be eligible via confinement, we must receive proof of staying in an eligible facility. Eligibility must be re-established each income benefit year thereafter. While the annual maximum income payments are doubled, this will reduce the existing contract value more rapidly and could cause the contract value to reach zero, at which point the annual maximum income payments are no longer doubled. **The Income Multiplier Benefit is not a substitute for long term care insurance.**

² We establish the terms for 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. Current terms for new business contracts are included in the Income Benefit Term Sheet Supplement available at www.allianzlife.com/rilaratescenter.

The Legacy+™ Income Benefit Rider in action

This hypothetical historical client example provides an overview of a potential journey leveraging lifetime income, the Income Multiplier Benefit, and Legacy+™ Income Benefit at different points in time.



Meet Marie, a hypothetical client who is 55 years old, recently divorced, and planning to retire at 65. She wants to travel, stay independent, and leave something behind for her grandchildren. After meeting with her financial professional, she decides to put **\$300K in an Index Advantage Income ADV® Annuity** and selects the **Legacy+™ Income Benefit Rider¹** at issue.

Marie decides to retire at 67 to collect her full retirement age Social Security benefit and elects single, Increasing Income from her RILA contract that grew to \$615,774

- A** Her **Legacy Value of \$307,887** is established once income starts ($\$615,774 \times 50\%$), providing a level of certainty that there will be a minimum dollar amount available to pass on to her grandchildren.^{2,3}
- Her **initial annual maximum income payment is \$47,415** ($\$615,774 \text{ contract value} \times 7.70\% \text{ lifetime income \%}^4$) and can provide lifetime income to help address longevity risk.

Six years later, Marie has an unexpected fall, leaving her unable to perform two of six activities of daily living (ADLs)

- B** As a result of the **Income Multiplier Benefit**, her annual maximum income payment, which had increased to **\$55,468**, now **doubles to \$110,937**. This amount can still increase and help pay for needed care and other expenses for the three years she remains qualified.

After age 73, her Legacy Value starts to exceed her contract value

- C** Now the **Legacy Value of \$307,887** would become the **death benefit amount** payable and available to pass on to grandchildren.

At age 76, Marie's contract value depletes to \$0,⁵ BUT ...

- D** Her full **Legacy Value of \$307,887** is still **protected** and available to help achieve her goal of leaving something behind for her grandchildren.
- Her **annual maximum income payment continues** to potentially increase based on the performance credit % and increases to **\$78,949** at age 85 to help address inflation.

ASSUMPTIONS

INCREASING INCOME

7.70% lifetime income % at age 67 (4.10% initial payout % + 0.30% annual increase)⁴

HISTORICAL PERIOD

12/31/1995 – 12/31/2025

ALLOCATION*

- **Before income is elected:** Index Performance Strategy 3-year term 10% buffer S&P 500® Index (hypothetical 100% cap)
- **After income is elected:** Index Protection Strategy with Cap S&P 500® Index (hypothetical 4% cap)

* There are other index strategies, protection levels, and indexes available that would produce different results.

¹ Index Advantage Income ADV® with the Legacy+™ Income Benefit includes a product fee of 0.25% and a total rider fee of 1.55% for the Legacy+™ Income Benefit (0.70% for the income benefit, plus an additional rider fee of 0.85% for the Legacy+™ Benefit). Both fees are accrued daily and deducted on each quarterly contract anniversary, calculated as a percentage of the charge base.

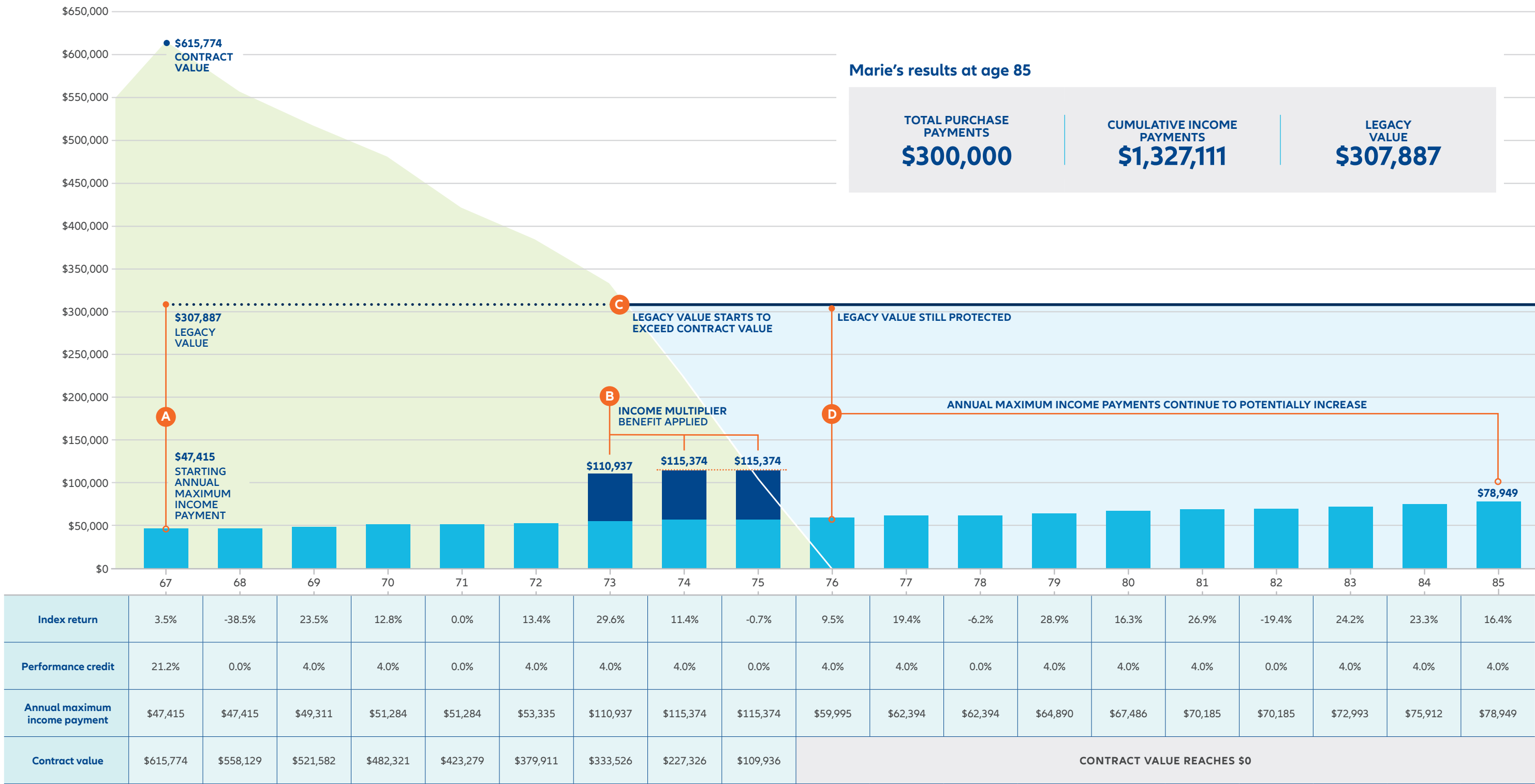
² The Legacy Value is payable on the death of the last surviving covered person. Prior to income payments beginning, the only death benefit that is available is the Traditional Death Benefit. The Legacy Value is only available if it's greater than the contract value.

³ The Legacy Value is reduced for any Excess Withdrawals or Legacy Withdrawals taken from the contract. Such withdrawals reduce income payments, perhaps significantly, and may result in termination of the benefit and your contract.

⁴ Beginning at age 45, for each year you wait before beginning income, the product provides guaranteed income percentage increases. Before beginning income, income percentage increases may be counteracted if index performance results in a performance credit that is zero or negative.

⁵ 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.

MARIE'S INCOME AND LEGACY JOURNEY



Past performance is no guarantee of future results. The hypothetical historical results shown use the most recent 30 calendar year S&P 500® Index annual returns (12/31/1995 – 12/31/2025) and include days that cannot be an index effective date in Allianz® RILAs which may affect results significantly. Index returns and potential performance credits are calculated utilizing point-to-point crediting using the index value as of market close on the last business day of each year. Product and rider fee deductions are reflected in the example, but not any other potential contract fees and charges, which would lower the values shown.

→ CALL YOUR FINANCIAL PROFESSIONAL
to see if the Legacy+™ Income Benefit may be appropriate for you.

Registered index-linked annuities (RILAs) provide indexed return potential with the opportunity for varying levels of protection through multiple index options available prior to receiving annuity payments, tax-deferred growth potential, a variety of annuity options, and a death benefit during the accumulation phase.

RILAs are subject to investment risk, including possible loss of principal. Investment returns and principal value will fluctuate with market conditions so that contract value, upon distribution, may be worth more or less than the original cost.

Although an index or indexes will affect the index option values, the index options do not directly participate in any stock or equity investments and are not a direct investment in an index. The indexes are price return indexes, not total return indexes. This means that the index options do not receive any dividends payable on these securities.

Withdrawals will reduce contract values (including any cash value) and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a withdrawal charge or a market value adjustment (MVA), depending on the product. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

This content is general information for educational purposes, and is not intended to constitute investment advice. Please consult your financial professional for a specific recommendation about purchasing one of these products.

For more complete information about Allianz® registered index-linked annuities (RILAs) and any available variable option(s), call your financial professional or Allianz Life Financial Services, LLC at 800.624.0197 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the RILA, index options, and any available variable option(s), which you should carefully consider. Please read the prospectuses thoroughly before sending money.

Registered index-linked annuities are issued by Allianz Life Insurance Company of North America and distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.542.5427 www.allianzlife.com

Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company and do not apply to the performance of the variable subaccount(s), which will fluctuate with market conditions.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

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