

Allianz Index Advantage Income ADVSM Variable Annuity and the Income Benefit

LIFETIME INCOME PERCENTAGE CHARTS:

Starts strong – and only gets better

The tables in this piece show the Allianz Index Advantage Income ADV Lifetime Income Percentages and the annual income percentage increases according to a single Lifetime Income Percentage – all based on the payment option and the 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 Income Benefit and income payments. The initial income payment is determined by your Lifetime Income Percentage and contract value.

Level Income

Age	Initial payout %	+	Annual increase	Each year you wait, your guaranteed single lifetime withdrawal percentage increases										Income payment waiting period: 3 index years				
				3	4	5	6	7	8	9	10	11	12	13	14	15	20	
45-50	4.00%	+	0.25%	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%	
51	4.10%	+	0.25%	4.85%	5.10%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	9.10%	
52	4.20%	+	0.25%	4.95%	5.20%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	9.20%	
53	4.30%	+	0.25%	5.05%	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	9.30%	
54	4.40%	+	0.25%	5.15%	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	9.40%	
55	4.50%	+	0.30%	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%	
56	4.60%	+	0.30%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	10.60%	
57	4.70%	+	0.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	8.60%	8.90%	9.20%	10.70%	
58	4.80%	+	0.30%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	10.80%	
59	4.90%	+	0.30%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	8.80%	9.10%	9.40%	10.90%	
60	5.00%	+	0.35%	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%	
61	5.10%	+	0.35%	6.15%	6.50%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	10.00%	10.35%	12.10%	
62	5.20%	+	0.35%	6.25%	6.60%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	10.10%	10.45%	12.20%	
63	5.30%	+	0.35%	6.35%	6.70%	7.05%	7.40%	7.75%	8.10%	8.45%	8.80%	9.15%	9.50%	9.85%	10.20%	10.55%	12.30%	
64	5.40%	+	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%	12.40%	
65	5.50%	+	0.40%	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%	
66	5.60%	+	0.40%	6.80%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	11.20%	11.60%	13.60%	
67	5.70%	+	0.40%	6.90%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	11.30%	11.70%	13.70%	
68	5.80%	+	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%	13.80%	
69	5.90%	+	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%	13.90%	
70	6.00%	+	0.45%	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%	
71	6.10%	+	0.45%	7.45%	7.90%	8.35%	8.80%	9.25%	9.70%	10.15%	10.60%	11.05%	11.50%	11.95%	12.40%	12.85%	15.10%	
72	6.20%	+	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%	15.20%	
73	6.30%	+	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%	15.30%	
74	6.40%	+	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%	15.40%	
75	6.50%	+	0.50%	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%	
76	6.60%	+	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%	16.60%	
77	6.70%	+	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%	16.70%	
78	6.80%	+	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%	16.80%	
79	6.90%	+	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%	16.90%	
80	7.00%	+	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%	18.00%	

An annual product fee of 0.25% and Income Benefit rider fee of 0.70% is assessed daily against the charge base (contract value on the prior quarterly anniversary adjusted for additional purchase payments and withdrawals) and deducted quarterly. Income payments can begin after three years and as early as age 50.



This material must be preceded or accompanied by the Allianz Index Advantage Income ADV brochure (IAI-002-ADV) and current product prospectus (IAI-003-ADV).

Increasing Income

Age	Initial payout %	+	Annual increase	Each year you wait, your guaranteed single lifetime withdrawal percentage increases Income payment waiting period: 3 index years															
				3	4	5	6	7	8	9	10	11	12	13	14	15	20		
45-50	3.20%	+	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%	8.20%		
51	3.30%	+	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%	8.30%		
52	3.40%	+	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%	8.40%		
53	3.50%	+	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%	8.50%		
54	3.60%	+	0.25%	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%		
55	3.70%	+	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%	9.70%		
56	3.80%	+	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%	9.80%		
57	3.90%	+	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%	9.90%		
58	4.00%	+	0.30%	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%	10.00%		
59	4.10%	+	0.30%	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%		
60	4.20%	+	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%	11.20%		
61	4.30%	+	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%	11.30%		
62	4.40%	+	0.35%	5.45%	5.80%	6.15%	6.50%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	11.40%		
63	4.50%	+	0.35%	5.55%	5.90%	6.25%	6.60%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	11.50%		
64	4.60%	+	0.35%	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%		
65	4.70%	+	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%	12.70%		
66	4.80%	+	0.40%	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%	12.80%		
67	4.90%	+	0.40%	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%	12.90%		
68	5.00%	+	0.40%	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%	13.00%		
69	5.10%	+	0.40%	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%		
70	5.20%	+	0.45%	6.55%	7.00%	7.45%	7.90%	8.35%	8.80%	9.25%	9.70%	10.15%	10.60%	11.05%	11.50%	11.95%	14.20%		
71	5.30%	+	0.45%	6.65%	7.10%	7.55%	8.00%	8.45%	8.90%	9.35%	9.80%	10.25%	10.70%	11.15%	11.60%	12.05%	14.30%		
72	5.40%	+	0.45%	6.75%	7.20%	7.65%	8.10%	8.55%	9.00%	9.45%	9.90%	10.35%	10.80%	11.25%	11.70%	12.15%	14.40%		
73	5.50%	+	0.45%	6.85%	7.30%	7.75%	8.20%	8.65%	9.10%	9.55%	10.00%	10.45%	10.90%	11.35%	11.80%	12.25%	14.50%		
74	5.60%	+	0.45%	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%		
75	5.70%	+	0.50%	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%	15.70%		
76	5.80%	+	0.50%	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%	15.80%		
77	5.90%	+	0.50%	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%	15.90%		
78	6.00%	+	0.50%	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%	16.00%		
79	6.10%	+	0.50%	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%		
80	6.20%	+	0.55%	7.85%	8.40%	8.95%	9.50%	10.05%	10.60%	11.15%	11.70%	12.25%	12.80%	13.35%	13.90%	14.45%	17.20%		

Joint Lifetime Income Percentages are 0.50% lower than for single Lifetime Income Percentage. 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 Lifetime Income Percentage charts for Level and Increasing Income begin at index year three, reflecting the first opportunity a client could begin income.

Call your financial professional or Allianz Life Financial Services, LLC, member FINRA, at 800.624.0197 to obtain a prospectus about the variable option. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and the variable option, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

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