

Advisor Guide

Index Advantage Income ADV[®] Variable Annuity



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

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ABOUT ALLIANZ **BACK COVER**

A modern approach to managing transition and longevity risk

Index Advantage Income ADV® Variable Annuity offers an **advisor-centric product design, increasing income potential, and fintech integration** to help registered investment advisers deliver, sustain, and demonstrate value to their clients.



DELIVER VALUE

with our advisor-centric product design

Key product design elements:

- Low, all-in annual fee of 0.95%¹
- No withdrawal charges²
- Robust investment chassis
- Ability to generate more income alpha



SUSTAIN VALUE

with increasing income potential

Our groundbreaking Increasing Income option³ provided by the Income Benefit rider can help clients sustain the value of their retirement income amid the current inflationary environment and beyond.



DEMONSTRATE VALUE

with fintech integration

Leveraging your preferred existing financial planning software, we can help you demonstrate the value of integrating insurance solutions to help your clients feel more prepared for retirement.

¹ Index Advantage Income ADV® includes a product fee of 0.25%. Automatically included with the contract at issue, the Income Benefit includes a rider fee of 0.70%. Both fees are accrued daily and deducted on each quarterly contract anniversary.

² 7-year market value adjustment (MVA) applicable to each purchase payment. 10% purchase payments annually free of MVA.

³ A Level Income option is available and provides a higher starting income payment that will remain the same every year for life.



HELP YOUR CLIENTS build stronger retirement portfolios by implementing a risk management solution that can help address:

- ✓ **Market volatility**
- ✓ **Renewed concerns of inflation**
- ✓ **Low interest rates**
- ✓ **Uncertain longevity**
- ✓ **Client confidence**

Index Advantage Income ADV® Variable Annuity offers a unique combination of features, including **indexed return potential** with the opportunity for varying levels of protection through multiple crediting methods (also called index strategies), **tax deferral** with the opportunity to grow your savings faster, a variety of **lifetime payout options**, and **death benefit options**.

This material must be preceded or accompanied by a current prospectus for the Allianz® registered index-linked annuity (RILA) and any applicable consumer materials. Refer to the product materials for important information and index disclosures.

For more complete information about registered index-linked annuities (RILAs) and any available variable option(s), call Allianz Life Financial Services, LLC at 800.542.5427 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 your clients should carefully consider. Encourage your clients to read the prospectuses thoroughly before sending money.

Withdrawals will reduce the contract value and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a Market Value Adjustment (MVA). All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

As with any investment vehicle, registered index-linked annuities (RILAs) are subject to risk – including possible loss of principal. Investment returns and principal will fluctuate with market conditions so that contract values, upon distribution, may be worth more or less than the original cost.



FLEXIBILITY to actively manage client assets:



Performance Lock

Our innovative feature, combined with our first-class service model, provides you with a level of control to potentially **capture gains and limit losses** on each index option. It's available on all of the index strategies.



Reallocate at the end of index year

If objectives change or markets evolve, you have the ability to reallocate each index anniversary among the index strategies before your clients begin receiving income payments.

→ **FOR INFORMATION on the current rates offered, visit www.allianzlife.com/indexincomeadvrates.**

BY THE NUMBERS since inception:

542K – Total Performance Locks executed

11.78% – Average value of locked-in index option value

\$3.3B – Total amount of gains that have been locked in¹

¹The total number of Allianz Life Insurance Company of North America RILA contracts that applied the Performance Lock feature from 9/16/2013 to 12/31/2024 was 117,579. Among those contracts, there were 542,501 Performance Locks executed. Total index option value gains represent an aggregate number of gains and losses for contracts that executed Performance Lock. Potential performance credit varies by index option. Past performance is not an indication of future results.

Rates can change on each new Term Start Date. Caps cannot be less than 10% for a 6-year term, 5% for a 3-year term, and 3% for a 1-year term on the Index Performance Strategy. Caps cannot be less than 3% for the Index Guard Strategy. Trigger rates cannot be less than 8% for a 6-year term and 4% for a 3-year term for the Index Dual Precision Strategy. Index Precision Strategy and Index Dual Precision Strategy trigger rates cannot be less than 3% for a 1-year term. The Index Protection Strategy with Trigger and the Index Protection Strategy with Cap cannot have a cap or trigger rate less than 0.50%. Participation Rates for multi-year terms cannot be less than 100%. For current rates, please refer to www.allianzlife.com/RILAINcomeadvrates.

Each index option is the combination of an index strategy, the index, the time period for measuring index performance (term), and the buffer and floor amount. These unmanaged indexes are not intended to represent specific mutual funds. Investors cannot invest directly in an index.

Executing a Performance Lock may result in receiving less than what the performance credit would have been had a Performance Lock not been exercised. We will not provide advice or notification regarding whether a Performance Lock or Early Reallocation (also known as "get back in") should be executed, the optimal time to do so, or if a Performance Lock or Early Reallocation is exercised at a suboptimal time. We are not responsible for any losses related to executing a Performance Lock or Early Reallocation. Early Reallocation rates received may be less than the Early Reallocation rates that become available later in the index year, or the renewal rates available on the next index anniversary.

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DELIVER VALUE with our advisor-centric product design

Our advisor-centric product design puts you in control to help deliver value in managing your clients’ assets and key planning milestones, based on their specific retirement needs.

Robust investment chassis

Whether your clients are looking to reduce volatility or increase market potential, our diverse lineup of index options can help provide a potential alternative to traditional investments by offering different levels of protection and upside potential.



Breadth and depth of index options



Flexibility to actively manage client assets



No withdrawal charges¹

Indexes available:

Large cap S&P 500® Index
Nasdaq-100® Index

Small cap Russell 2000® Index

International EURO STOXX 50®
iShares® MSCI Emerging
Markets ETF

INDEX OPTIONS

Each index option is a combination of:

Customize your clients’ allocations with at least one or more index options, each offering a unique risk/return objective to help meet various investor profiles.

Crediting methods*	Indexes	Terms**	Levels of protection
<ul style="list-style-type: none">• Index Performance Strategy• Index Precision Strategy• Index Dual Precision Strategy• Index Guard Strategy• Index Protection Strategy with Cap• Index Protection Strategy with Trigger	<ul style="list-style-type: none">■ S&P 500 Index■ Russell 2000 Index■ Nasdaq-100 Index■ iShares MSCI Emerging Markets ETF■ EURO STOXX 50	<ul style="list-style-type: none">• 1-year• 3-year• 6-year	<ul style="list-style-type: none">• Buffer• Floor• 100% protection from negative index returns

*Also known as an index strategy.

**Time period for measuring index performance.

¹7-year market value adjustment (MVA) applicable to each purchase payment. 10% purchase payments annually free of MVA.

Take a closer look at the index options

MULTI-YEAR TERMS: 6 or 3 years

Indexes available ■ S&P 500® Index ■ Russell 2000® Index			
Strategy	Protection level	If the market is UP	If the market is DOWN
Index PERFORMANCE Strategy	10% buffer 20% buffer	Provides different levels of performance potential (includes a participation rate and may be capped or uncapped) based on the level of buffered protection	Provides a level of protection with a buffer that absorbs a certain percentage of negative index return
Index DUAL PRECISION Strategy	10% buffer 20% buffer	Credits a predetermined trigger rate if the index return is positive, zero, or negative and within the buffer	Negative index return equal to or within the buffer provides a positive credit of the trigger rate, but if it exceeds the buffer it provides a negative credit equal to the amount of negative return in excess of the buffer

1-YEAR TERM

Indexes available ■ S&P 500® Index ■ Russell 2000® Index ■ Nasdaq-100® Index ■ iShares® MSCI Emerging Markets ETF ■ EURO STOXX 50®			
Strategy	Protection level	If the market is UP	If the market is DOWN
Index PERFORMANCE Strategy	10% buffer 20% buffer 30% buffer	Provides different levels of performance potential (may be capped or uncapped) based on the level of buffered protection	Provides a level of protection with a buffer that absorbs a certain percentage of negative index return
Index PRECISION Strategy	10% buffer	Credits an annual predetermined trigger rate if the annual index return is zero, or positive	Provides a level of protection with a buffer that absorbs the first 10% of negative index return
Index DUAL PRECISION Strategy	10% buffer 20% buffer 30% buffer	Credits an annual predetermined trigger rate if the annual index return is positive, zero, or negative and within the buffer	Negative index return equal to or within the buffer provides a positive credit of the trigger rate, but if it exceeds the buffer it provides a negative credit equal to the amount of negative return in excess of the buffer
Index GUARD Strategy	-10% floor	Provides performance potential up to a cap	Provides a level of protection down to the -10% floor, which means you assume the first 10% of negative index return and no more
Index PROTECTION Strategy with Cap,¹ Index PROTECTION Strategy with Trigger¹	100% protection from negative index returns	Credits performance potential up to a cap or an annual predetermined trigger rate depending on the strategy chosen, if the annual index return is zero or positive	No losses will occur due to negative index returns

Deductions for contract fees and charges may result in a loss of principal and previously applied performance credits. They also reduce the amount available to receive future performance credits.

¹ Index Protection Strategy with Cap (only available with Allianz® RILAs with the Income Benefit) and Index Protection Strategy with Trigger are only available while receiving income.

Generate more income alpha

In addition to the potential growth that you generate for your clients managing the investment chassis, the unique value proposition of Index Advantage Income ADV® Variable Annuity is how it generates **income alpha**.

Here's how it works: Beginning at age 45, the annuity provides a **guaranteed income percentage increase** for each year your clients wait before beginning income payments (minimum waiting period is one index year). This means that your clients will have opportunities to grow their income without growing their assets. But if they experience any growth, then this feature will help generate an additional increase (or income alpha) in their future income.

A closer look at increased income alpha

This chart assumes a hypothetical 60-year-old client purchased an Index Advantage Income ADV® and plans to start income at a later date. The initial Lifetime Income Percentage would be 6.40%, under the single Level Income option, and would increase by 0.35% each year the client waits to start income.¹

In addition, it assumes that the annuity experiences positive performance credits (net annual 0.25% product fee and 0.70% rider fee) from the chosen index options and on the first Index Anniversary the contract value is \$100,000. As you can see, this chart shows the **impact of the guaranteed income percentage increases AND the opportunity to build assets in index year 2**.

	Contract value	x	Lifetime Income Percentage	=	Initial annual income payment	
1 st Index Anniversary	\$100,000		6.75%		\$6,750	
2 nd Index Anniversary	\$110,000		7.10%		\$7,810	
What would have been the increase between the 1st and 2nd Index Anniversaries?	10% Contract value increase (net fees)		0.35% Guaranteed income percentage increase		15.5% Initial annual income payment increase	← Even though the contract value only increased 10% from the first to the second Index Anniversary, the client's initial annual income payment would have increased 15.5% – from \$6,750 to \$7,810. That's more income alpha for your clients.

¹ Any such increase may be counteracted if index returns result in a performance credit that is zero or negative.

This hypothetical chart is for illustrative purposes only and may not be appropriate for all consumers. This table is provided to show the effects of waiting to start income payments and how the guaranteed income percentage increase and the opportunity to build assets can work together. Keep in mind that the Lifetime Income Percentage has the opportunity to increase each year, even if clients experience a negative performance credit. It does not predict or project the actual results of a specific client.

Note: Lifetime Income Percentages for the Increasing Income payment option would be lower, and you must wait at least 1 index year before starting income.

A guaranteed source of retirement income with choices to match your clients' needs

With Index Advantage Income ADV® Variable Annuity and the Income Benefit rider, clients can choose between two income payment options, each with its own unique benefits:



Level Income provides the same income payment every year for the rest of their life.



Increasing Income provides income payments that begin lower with the potential to increase over time.

Decide the income option later – Take some stress off your clients now by letting them choose how to take income (single vs. joint, Level vs. Increasing) when they are ready to take it.

Age	Income Percentages				Income percentage increase
	Level Income		Increasing Income		
	Single	Joint	Single	Joint	
50 or less	5.40%	4.90%	4.10%	3.60%	0.25%
51	5.50%	5.00%	4.20%	3.70%	0.25%
52	5.60%	5.10%	4.30%	3.80%	0.25%
53	5.70%	5.20%	4.40%	3.90%	0.25%
54	5.80%	5.30%	4.50%	4.00%	0.25%
55	5.90%	5.40%	4.60%	4.10%	0.30%
56	6.00%	5.50%	4.70%	4.20%	0.30%
57	6.10%	5.60%	4.80%	4.30%	0.30%
58	6.20%	5.70%	4.90%	4.40%	0.30%
59	6.30%	5.80%	5.00%	4.50%	0.30%
60	6.40%	5.90%	5.10%	4.60%	0.35%
61	6.50%	6.00%	5.20%	4.70%	0.35%
62	6.60%	6.10%	5.30%	4.80%	0.35%
63	6.70%	6.20%	5.40%	4.90%	0.35%
64	6.80%	6.30%	5.50%	5.00%	0.35%
65	6.90%	6.40%	5.60%	5.10%	0.40%
66	7.00%	6.50%	5.70%	5.20%	0.40%
67	7.10%	6.60%	5.80%	5.30%	0.40%
68	7.20%	6.70%	5.90%	5.40%	0.40%
69	7.30%	6.80%	6.00%	5.50%	0.40%
70	7.40%	6.90%	6.10%	5.60%	0.45%
71	7.50%	7.00%	6.20%	5.70%	0.45%
72	7.60%	7.10%	6.30%	5.80%	0.45%
73	7.70%	7.20%	6.40%	5.90%	0.45%
74	7.80%	7.30%	6.50%	6.00%	0.45%
75	7.90%	7.40%	6.60%	6.10%	0.50%
76	8.00%	7.50%	6.70%	6.20%	0.50%
77	8.10%	7.60%	6.80%	6.30%	0.50%
78	8.20%	7.70%	6.90%	6.40%	0.50%
79	8.30%	7.80%	7.00%	6.50%	0.50%
80	8.40%	7.90%	7.10%	6.60%	0.55%

This chart compares options for Level Income and Increasing Income. It shows the income percentages and the annual income percentage increases to those percentages based on the payment option and the client's age on the Index Effective Date.

Beginning at age 45, the annuity provides a guaranteed income percentage increase for each year your clients wait before beginning income payments (minimum waiting period is one index year). Any such increase may be counteracted if index returns result in a performance credit that is zero or negative.

We establish the terms of the income percentages, income percentage increases, and the income payment waiting period on the date your clients sign their application, 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/RILIncomeadvrates. Lifetime income payments can begin on any Index Anniversary once the eligible person reaches age 50, and no later than age 100 after a minimum waiting period of one index year. 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 additional purchase payments after the Index Effective Date, the income percentage for those payments is determined by the eligible person's age on the next Index Anniversary that occurs on or after we receive a purchase payment.

An eligible person is the contract owner and their spouse as long as the spouse is an owner or sole primary or sole contingent beneficiary as specified in the prospectus.

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SUSTAIN VALUE with increasing income potential

Our groundbreaking Increasing Income option provided by the Income Benefit rider can help clients sustain the value of their retirement income amid the current inflationary environment and beyond.

Why consider the Increasing Income option?

Given heightened concerns for inflationary environments and beyond, investors will need solutions with increasing income potential to maintain their purchasing power as the cost of living rises.

Our Increasing Income option can help in three ways:

- 1. Straightforward design.** The annual maximum payments will increase based on a weighted average of performance credits and locked Index Option Values.
- 2. No decreases – ever.** Every time your clients get an increase, they're guaranteed to receive the higher payment for the rest of their life.¹
- 3. More opportunities to increase income** can arise for clients, since this income payment option can help to minimize the need to overcome fees, index losses, previous income payments, or even a depleted contract value.

Allianz has a history of providing income increases.

For over 15 years, our fixed index annuities (FIAs) and income benefits (either built in or through an optional rider for an additional cost) have provided increases to many of our customers.

Allianz® Index Advantage Income ADV® Variable Annuity and its Income Benefit rider use the same method of increasing income as our FIAs.

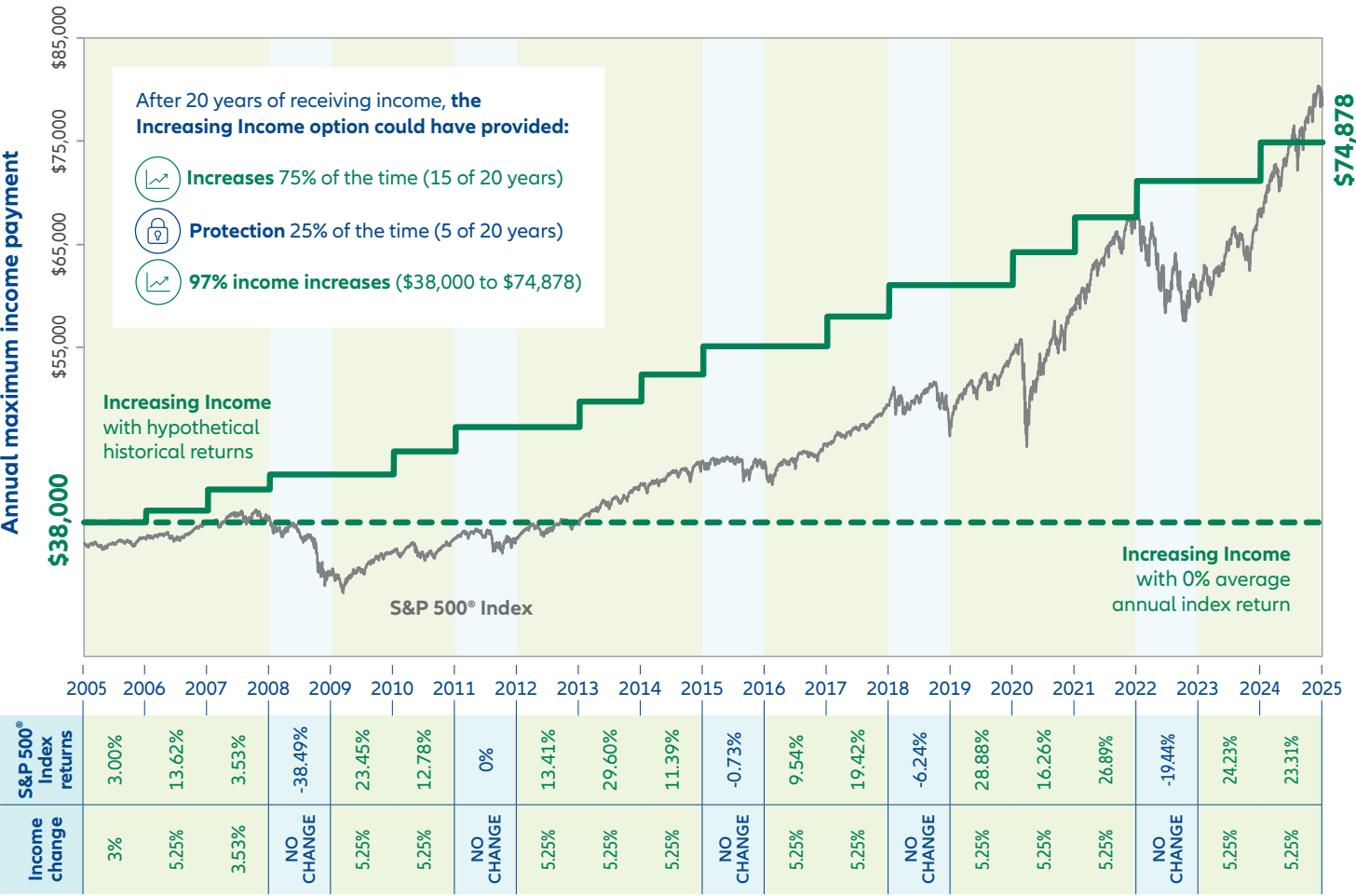


89% of our FIA owners who chose our Increasing Income option **have received an income increase.**²

¹ Assumes your client follows all terms of the contract and doesn't take more than the annual maximum income payment. Once established, the annual maximum income payment can only decrease if your client takes an excess withdrawal. Excess withdrawals reduce the contract value, income payments, and any guaranteed death benefit value, and may end the contract.

² The total number of fixed index annuity (FIA) contracts used for this analysis was 50,363 and represents any increase of any amount in a given year. Income benefits were elected from 1/1/2008 (when the first contract eligible for annual reset method income increases was elected) through 12/31/2022, and would have been eligible to receive interest credits from 1/1/2009 through 12/31/2023. Income increases are reflective of multiple FIA products and income benefits that were available at that time. Individual contracts may have seen varying amounts of income increases. There is no guarantee a contract will receive an increase in any given year. Results for fixed index contracts are not a prediction of results for variable contracts, as they will vary. Past results are not a guarantee of future results.

20 years of increasing income potential and a level of protection



A hypothetical historical example

This chart assumes a hypothetical client purchased Allianz Index Advantage Income ADV® Variable Annuity at age 55, and accumulated \$500,000 after 10 years in deferral.

At age 65, the client chose the Increasing Income option with single payments with a Lifetime Income Percentage of 7.60%, which could have generated an initial annual income payment of \$38,000 (\$500,000 × 7.60% = \$38,000).

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

This chart shows the **initial annual income payment (\$38,000)** starting in 2005 and increasing over the next 20 years. It assumes actual historical S&P 500® Index data from 1/1/2005 to 12/31/2024 with 100% allocation to the Index Protection Strategy with Cap, assuming no change in the hypothetical cap of 5.25% during the income period. Past performance is no guarantee of future results.

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, and the Index Effective Date cannot be on the 29th, 30th, or 31st of the month, 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. Historical index returns are shown using calendar years. However, the RILAs calculate performance credits for index options using the point-to-point method, which captures the index return over the term. The difference in these calculations can yield significantly different results.

Although an external market index or indexes will affect your 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, stock, or index fund. The external market index value does not include the dividends paid on the stocks underlying a stock index. These examples do not reflect the deduction of annual contract fees or charge.



DEMONSTRATE VALUE with fintech integration

Leveraging your preferred existing financial planning software, we can help you demonstrate the value of integrating insurance solutions to help your clients feel more prepared for retirement.

eMoney

ENVESTNET
MoneyGuide

RightCapital

CASE STUDIES

Seeking to improve outcomes? Our fintech case studies, based on assumptions, demonstrate the potential impact of incorporating Index Advantage Income ADV® Variable Annuity into a retirement portfolio for a hypothetical married couple. This potential strategy could help them seek less pressure on their portfolio and better projected outcomes.

Allianz Allianz Life Insurance Company of North America

ALLIANZ® INDEX ADVANTAGE™ INCOME® and ALLIANZ® INDEX ADVANTAGE INCOME ADV®

Seeking to improve outcomes:
Lifestyle changes vs. increasing lifetime income potential

MoneyGuidePro® case study using Allianz® registered index-linked annuities (RLAQ) with Income Benefit rider

MEET BEN AND NATALIE, a hypothetical married couple working with their financial professional to identify their retirement goals and input the details into eMoney®.

ASSUMPTIONS	
Working years (age 35-65)	Retirement years (age 65-95)
Household income: \$250,000 combined	Income need at age 65: \$18,000 (assumed annual increase of 3.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Annual withdrawals: \$30,000 until age 65	Annual withdrawals: \$30,000 until age 65

CURRENT SCENARIO RESULTS
Using eMoney, out of 1,000 trials, 78% were successful and 22% failed resulting in Ben and Natalie running out of money. Unfortunately, withdrawing from their retirement account to fully fund their income need and adjusting for inflation puts them below their preferred probability range of 85%-90%.

78% Probability of Success

eMoney LET'S EXAMINE POTENTIAL SOLUTIONS that may increase their probability of success.

*Assumptions for planning ages, rate of return, rate of inflation, and cost of living adjustment used in this example are based on the values provided by eMoney. The material must be provided as requested by a current prospectus for the Allianz® registered index-linked annuity and any required supplements. Refer to the product brochure for important information and index disclosures. For more complete information about the variable options, contact Allianz Life Financial Services, LLC at 800.595.5677 for a prospectus. The prospectus contains details on investment objectives, risks, fees, and expenses, as well as other information about the index variable annuity and the variable options, which your clients should carefully consider. Encourage your clients to read the prospectus thoroughly before sending money. MAP-075 (01-15-2024) Product and feature availability may vary by state and jurisdiction. For investment professional use only - not for use with the public.

eMoney case study
IAIP-175

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ALLIANZ® INDEX ADVANTAGE™ INCOME® and ALLIANZ® INDEX ADVANTAGE INCOME ADV®

Seeking to improve outcomes:
Lifestyle changes vs. increasing lifetime income potential

MoneyGuidePro® case study using Allianz® registered index-linked annuities (RLAQ) with Income Benefit rider

MEET BEN AND NATALIE, a hypothetical married couple working with their financial professional to identify their retirement goals and input the details into MoneyGuidePro®.

ASSUMPTIONS	
Working years (age 35-65)	Retirement years (age 65-95)
Household income: \$250,000 combined	Income need at age 65: \$18,000 (assumed annual increase of 3.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Annual withdrawals: \$30,000 until age 65	Annual withdrawals: \$30,000 until age 65

CURRENT SCENARIO RESULTS
Using MoneyGuidePro, out of 1,000 trials, 75% were successful and 25% failed resulting in Ben and Natalie running out of money. Unfortunately, withdrawing from their retirement account to fully fund their income need and adjusting for inflation puts them on the low end of the 75%-78% Confidence Zone.

75% Probability of Success

ENVESTNET MoneyGuidePro LET'S EXAMINE POTENTIAL SOLUTIONS that may increase their probability of success.

*Assumptions for planning ages, rate of return, rate of inflation, and cost of living adjustment used in this example are based on the values provided by MoneyGuidePro. The material must be provided as requested by a current prospectus for the Allianz® registered index-linked annuity and any required supplements. Refer to the product brochure for important information and index disclosures. For more complete information about the variable options, contact Allianz Life Financial Services, LLC at 800.595.5677 for a prospectus. The prospectus contains details on investment objectives, risks, fees, and expenses, as well as other information about the index variable annuity and the variable options, which your clients should carefully consider. Encourage your clients to read the prospectus thoroughly before sending money. MAP-045 (01-15-2024) Product and feature availability may vary by state and jurisdiction. For investment professional use only - not for use with the public.

MoneyGuidePro case study
IAIP-045

Allianz Allianz Life Insurance Company of North America

ALLIANZ® INDEX ADVANTAGE™ INCOME® and ALLIANZ® INDEX ADVANTAGE INCOME ADV®

Seeking to improve outcomes:
Lifestyle changes vs. increasing lifetime income potential

RightCapital® case study using Allianz® registered index-linked annuities (RLAQ) with Income Benefit rider

MEET BEN AND NATALIE, a hypothetical married couple working with their financial professional to identify their retirement goals and input the details into RightCapital®.

ASSUMPTIONS	
Working years (age 35-65)	Retirement years (age 65-95)
Household income: \$250,000 combined	Income need at age 65: \$18,000 (assumed annual increase of 3.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Retirement savings at age 65: \$1,000,000	Investment return at age 65: 6.5% (assumed annual increase of 0.50%, and health care increasing at 5.50%)
Annual withdrawals: \$30,000 until age 65	Annual withdrawals: \$30,000 until age 65

CURRENT SCENARIO RESULTS
Using RightCapital, out of 1,000 trials, 76% were successful and 24% failed resulting in Ben and Natalie running out of money. Unfortunately, their probability of success is much lower than they would like to be.

76% Probability of Success

RightCapital LET'S EXAMINE POTENTIAL SOLUTIONS that may increase their probability of success.

*Assumptions for planning ages, rate of return, rate of inflation, and cost of living adjustment used in this example are based on the values provided by RightCapital. The material must be provided as requested by a current prospectus for the Allianz® registered index-linked annuity and any required supplements. Refer to the product brochure for important information and index disclosures. For more complete information about the variable options, contact Allianz Life Financial Services, LLC at 800.595.5677 for a prospectus. The prospectus contains details on investment objectives, risks, fees, and expenses, as well as other information about the index variable annuity and the variable options, which your clients should carefully consider. Encourage your clients to read the prospectus thoroughly before sending money. MAP-223 (01-15-2024) Product and feature availability may vary by state and jurisdiction. For investment professional use only - not for use with the public.

RightCapital case study
IAIP-223

Dedicated fintech team

Our fintech team can show you how to model Allianz® registered index-linked annuities within your specific client scenarios. Put our fintech experience to work for you.

→ **CONTACT A MEMBER OF OUR TEAM for assistance at fintechconsulting@allianzlife.com.**

Fintech consultants provide education and information related to our products and do not provide financial or investment advice.



**CONTACT
YOUR ALLIANZ®
REPRESENTATIVE**
to learn more about
Index Advantage
Income ADV® Variable
Annuity.

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