Allianz

Allianz Life Insurance Company of North America

INDEX ADVANTAGE INCOME ADV® ANNUITY and THE 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® 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 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	5.60% + 0.25%	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%	9.10%	9.35%	10.60%
51	5.70% + 0.25%	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%	9.20%	9.45%	10.70%
52	5.80% + 0.25%	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%	9.30%	9.55%	10.80%
53	5.90% + 0.25%	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%	9.40%	9.65%	10.90%
54	6.00% + 0.25%	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%	9.50%	9.75%	11.00%
55	6.10% + 0.30%	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%	10.60%	12.10%
56	6.20% + 0.30%	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%	10.70%	12.20%
57	6.30% + 0.30%	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%	10.80%	12.30%
58	6.40% + 0.30%	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%	10.60%	10.90%	12.40%
59	6.50% + 0.30%	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%	10.70%	11.00%	12.50%
60	6.60% + 0.35%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	10.10%	10.45%	10.80%	11.15%	11.50%	11.85%	13.60%
61	6.70% + 0.35%	7.05%	7.40%	7.75%	8.10%	8.45%	8.80%	9.15%	9.50%	9.85%	10.20%	10.55%	10.90%	11.25%	11.60%	11.95%	13.70%
62	6.80% + 0.35%	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%	11.70%	12.05%	13.80%
63	6.90% + 0.35%	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%	11.80%	12.15%	13.90%
64	7.00% + 0.35%	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%	11.90%	12.25%	14.00%
65	7.10% + 0.40%	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%	13.10%	15.10%
66	7.20% + 0.40%	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%	13.20%	15.20%
67	7.30% + 0.40%	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%	13.30%	15.30%
68	7.40% + 0.40%	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%	13.40%	15.40%
69	7.50% + 0.40%	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%	13.10%	13.50%	15.50%
70	7.60% + 0.45%	8.05%	8.50%	8.95%	9.40%	9.85%	10.30%	10.75%	11.20%	11.65%	12.10%	12.55%	13.00%	13.45%	13.90%	14.35%	16.60%
71	7.70% + 0.45%	8.15%	8.60%	9.05%	9.50%	9.95%	10.40%	10.85%	11.30%	11.75%	12.20%	12.65%	13.10%	13.55%	14.00%	14.45%	16.70%
72	7.80% + 0.45%	8.25%	8.70%	9.15%	9.60%	10.05%	10.50%	10.95%	11.40%	11.85%	12.30%	12.75%	13.20%	13.65%	14.10%	14.55%	16.80%
73	7.90% + 0.45%	8.35%	8.80%	9.25%	9.70%	10.15%	10.60%	11.05%	11.50%	11.95%	12.40%	12.85%	13.30%	13.75%	14.20%	14.65%	16.90%
74	8.00% + 0.45%	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%	14.30%	14.75%	17.00%
75	8.10% + 0.50%	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%	15.60%	18.10%
76	8.20% + 0.50%	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%	15.70%	18.20%
77	8.30% + 0.50%	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%	15.80%	18.30%
78	8.40% + 0.50%	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%	15.90%	18.40%
79	8.50% + 0.50%	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%	16.00%	18.50%
80	8.60% + 0.55%	9.15%	9.70%	10.25%	10.80%	11.35%	11.90%	12.45%	13.00%	13.55%	14.10%	14.65%	15.20%	15.75%	16.30%	16.85%	19.60%

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 one index year and as early as age 50. Any increase may be counteracted if index returns result in a performance credit that is zero or negative.

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.

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	4.10%	+	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%	7.60%	7.85%	9.10%
51	4.20%	+	0.25%	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%	7.70%	7.95%	9.20%
52	4.30%	+	0.25%	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%	7.80%	8.05%	9.30%
53	4.40%	+	0.25%	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%	7.90%	8.15%	9.40%
54	4.50%	+	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%	8.00%	8.25%	9.50%
55	4.60%	+	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%	8.80%	9.10%	10.60%
56	4.70%	+	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%	8.90%	9.20%	10.70%
57	4.80%	+	0.30%	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%	9.30%	10.80%
58	4.90%	+	0.30%	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%	9.10%	9.40%	10.90%
59	5.00%	+	0.30%	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%	9.20%	9.50%	11.00%
60	5.10%	+	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%	10.00%	10.35%	12.10%
61	5.20%	+	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%	10.10%	10.45%	12.20%
62	5.30%	+	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%	10.20%	10.55%	12.30%
63	5.40%	+	0.35%	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%	10.30%	10.65%	12.40%
64	5.50%	+	0.35%	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%	10.40%	10.75%	12.50%
65	5.60%	+	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%	11.20%	11.60%	13.60%
66	5.70%	+	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%	11.30%	11.70%	13.70%
67	5.80%	+	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%	11.40%	11.80%	13.80%
68	5.90%	+	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%	11.50%	11.90%	13.90%
69	6.00%	+	0.40%	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%	11.60%	12.00%	14.00%
70	6.10%	+	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%	12.40%	12.85%	15.10%
71	6.20%	+	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%	12.50%	12.95%	15.20%
72	6.30%	+	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%	12.60%	13.05%	15.30%
73	6.40%	+	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%	12.70%	13.15%	15.40%
74	6.50%	+	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%	12.80%	13.25%	15.50%
75	6.60%	+	0.50%	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%	14.10%	16.60%
76	6.70%	+	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%	13.70%	14.20%	16.70%
77	6.80%	+	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%	13.80%	14.30%	16.80%
78	6.90%	+	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%	13.90%	14.40%	16.90%
79	7.00%	+	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%	14.00%	14.50%	17.00%
80	7.10%	+	0.55%	7.65%	8.20%	8.75%	9.30%	9.85%	10.40%	10.95%	11.50%	12.05%	12.60%	13.15%	13.70%	14.25%	14.80%	15.35%	18.10%

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

Lifetime income guarantees assume all terms of the contract are followed and no more than the annual maximum income payment is taken. Once established, the annual maximum income payment can only decrease if an excess withdrawal is taken. Excess withdrawals reduce the contract value, income payments, and any guaranteed death benefit value, and may end the contract.

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