

Product
profile

Allianz Benefit Control[®] Annuity

Product characteristics	Allianz Benefit Control [®] Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus credited to the Protected Income Value (PIV). ¹ And when you start taking income through lifetime withdrawals, these payments can increase and double to help pay for clients' care.
Premium	Initial minimum: \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
PIV bonuses	<p>Clients can receive two types of bonuses credited to the contract's Protected Income Value. First, an 20% premium bonus will be credited on any premiums in the first 18 months. Next, through an innovative feature we call the Bonus Control Benefit, clients can choose between the following options prior to lifetime withdrawal election (note: Once lifetime withdrawals begin, the contract will default to the Balanced PIV interest bonus option):</p> <p>Accelerated PIV interest bonus option 250% interest bonus to PIV 50% accumulation value interest factor²</p> <p>Balanced PIV interest bonus option 150% interest bonus to PIV 100% accumulation value interest factor²</p> <p>To receive the Protected Income Value, including any premium bonuses and interest bonuses, clients must begin receiving lifetime withdrawals between the ages of 50 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially withdrawn, traditional annuity payments are taken, or if the Protected Income Value rider is terminated. The PIV is not available as a lump sum.</p>
Issue ages	0-80
Allocation options and allocation charge	<p>Monthly sum with a cap: S&P 500[®] Index</p> <p>Annual point-to-point with cap: S&P 500[®] Index, BlackRock iBLD Claria[®] Index, Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with spread: BlackRock iBLD Claria[®] Index, Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with a participation rate: Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, BlackRock iBLD Claria[®] ER Index</p> <p>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point): Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, S&P 500[®] Futures Daily Risk Control 5% Index</p> <p>Fixed allocation</p> <p>Annual point-to-point and MY point-to-point crediting methods are subject to an allocation charge deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. The allocation percentage can only change when specified criteria are met and can never be greater than the maximum allocation charge percentage of 2.5%.</p>



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Product and feature availability may vary by state and broker/dealer.

ABC-011 (R-6/2022)

<p>Index Lock</p>	<p>With both annual point-to-point and MY point-to-point with a participation rate allocation options, your client has the ability to manually lock in an index value once at any point during the crediting period. If an Index Lock is activated then:</p> <ul style="list-style-type: none"> • For the annual point-to-point crediting method, the indexed interest credit will be applied at the end of the crediting period based on the locked index value and the applicable participation rate. • For the MY point-to-point crediting method, your client does not have to wait until the end of the crediting period. The indexed interest credit is calculated based on the locked index value and the corresponding participation rate for the contract year your client activates an Index Lock. Any indexed interest credit will be applied on the next contract anniversary. Your client will then have the opportunity to reallocate to new allocation options. If your client chooses to lock in an index value, the beginning index value for your client's next crediting period will be the index value at the end of the previous contract anniversary (not the chosen locked-in index value). Because the lock is executed at the end of the trading day, the index value used to determine interest credited may be higher or lower than the index value at the time of request. Note: An Index Lock can only be activated on index returns that are greater than 0% unless otherwise indicated. <p>As another option alongside the manual Index Lock capability, Auto Lock lets your clients set upper and lower index interest rate percentage targets during each crediting period (the upper target must be greater and the lower target must be less than the current index return for the crediting period). Clients also have the flexibility to adjust their target index interest rate percentage – either up or down – as many times as they wish, as long as an Auto Lock hasn't been activated during that crediting period. The index interest rate percentage target set will be equal to the amount of indexed interest earned after the participation rate is applied. Note that upper and lower targets do not have to be set at the same time. When setting upper targets with MY point-to-point crediting methods, keep in mind that participation rates generally increase each year and could activate an Index Lock immediately on the contract anniversary.</p> <p>If the end-of-day index interest rate percentage meets or exceeds your client's upper target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. If a lower target is set and the end-of-day index interest rate percentage is less than or equal to your client's lower target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. Note: Because Auto Locks are activated based on end-of-day index interest rate percentages, clients may end up with less than their lower target or greater than their upper target. The Auto Lock service may be discontinued at any time.</p> <p>See CSI-504 for Index Lock details and business rules.</p>																		
<p>Withdrawal charges</p>	<p>10-year withdrawal charge period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%). At the beginning of the 11th contract year, the withdrawal charge will be zero.</p>																		
<p>Market value adjustment (MVA)</p>	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>																		
<p>Payout options</p>	<p>Payout options for PIV: Any time after age 50, your client can access the Protected Income Value on any monthly anniversary by electing either single or joint lifetime income withdrawals. The annual maximum will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus.</p> <table border="1" data-bbox="617 1281 1185 1470"> <thead> <tr> <th>Age</th> <th>Single life payment</th> <th>Joint life payment</th> </tr> </thead> <tbody> <tr> <td>50-54</td> <td>3.00%</td> <td>2.50%</td> </tr> <tr> <td>55-59</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>60-69</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>70-79</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>80+</td> <td>5.00%</td> <td>4.50%</td> </tr> </tbody> </table> <p>Payout options for accumulation value: Anytime on or after the 10th contract anniversary, the contract owner can receive a lump-sum payment of the full accumulation value (which does not include the premium bonus or interest bonus). In addition, anytime on or after the fifth contract anniversary, the full accumulation value can be annuitized using any one of the Standard Annuity Options.</p>	Age	Single life payment	Joint life payment	50-54	3.00%	2.50%	55-59	3.50%	3.00%	60-69	4.00%	3.50%	70-79	4.50%	4.00%	80+	5.00%	4.50%
Age	Single life payment	Joint life payment																	
50-54	3.00%	2.50%																	
55-59	3.50%	3.00%																	
60-69	4.00%	3.50%																	
70-79	4.50%	4.00%																	
80+	5.00%	4.50%																	

AIM Benefit	<p>After your client has owned the annuity for at least five years, the Allianz Income Multiplier (AIM) Benefit allows the covered person to double their annual maximum if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. On the contract date, the covered person must have been able to perform each ADL without substantial supervision. After the contract date, to be eligible via ADLs, we must receive and accept certification by a physician that the covered person cannot perform two of the six ADLs within one year of the certification.</p>
Participation rate	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
Rates	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. Call for current caps, spreads, and interest rates.
Free withdrawals	In the contract year following the most recent premium payment, up to 10% of the contract's premium paid can be withdrawn each contract year in one or more free withdrawals; maximum is cash value.
Loans	Not available
Minimum guarantee	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash surrender value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
Death benefit (prior to annuitization)	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years, limited to 250% of the accumulation value. ³
Fees	No up-front fees, sales charges, or Income Benefit rider charges. Some allocation options may be subject to an allocation charge.
Other features	<ul style="list-style-type: none"> • Nursing home benefit rider • RMD available for this contract (no penalty to client) • Rider available for an additional cost: Flexible Withdrawal Rider

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¹ Both the premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. You will not receive these bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Lifetime withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

² The Bonus Control Benefit Option is applied to the contract allocation(s) at the beginning of a Crediting Period. In AK, CT, HI, NJ, PA, UT and WA, the difference between 100% and the Accumulation Value Interest Factor is called the Accumulation Value Interest Charge Percentage.

³ In Alaska, Connecticut, Hawaii, Maryland, New Jersey, Oregon, Pennsylvania, Utah, and Washington, the PIV death benefit limit is the greater of 125% of the cash surrender value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Product
profile

Allianz 222[®] Annuity

Product characteristics	The Allianz 222 [®] Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus credited to the Protected Income Value. It also offers lifetime income payments that can increase and double to help pay for clients' care.
Premium	Initial minimum: \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
PIV bonuses	Clients can receive two bonuses credited to the contract's Protected Income Value (PIV). First, a 30% premium bonus will be credited on any premiums in the first 18 months. Next, an interest bonus which will result in a credit of 150% of any earned fixed and/or indexed interest will be credited for as long as they have the contract. To receive the Protected Income Value, including any premium bonuses and interest bonuses, clients must hold their annuity in deferral for at least 10 contract years and begin receiving lifetime income withdrawals between the ages of 60 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially surrendered, traditional annuity payments are taken, or if the Protected Income Value rider is terminated.
Issue ages	0-80
Allocation options	<p>Monthly sum with a cap: S&P 500[®] Index</p> <p>Annual point-to-point with cap:¹ S&P 500[®] Index, BlackRock iBLD Claria[®] Index², Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with spread:¹ BlackRock iBLD Claria[®] Index², Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with a participation rate: Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, BlackRock iBLD Claria[®] ER Index²</p> <p>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point):¹ Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, S&P 500[®] Futures Daily Risk Control 5% Index</p> <p>Fixed interest allocation</p>



¹ Annual point-to-point and MY point-to-point crediting methods are subject to an Allocation Charge, deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current Allocation Charge Percentage is 0%. The allocation charge percentage can only change when specified criteria are met and can never be greater than the maximum allocation charge percentage of 2.5%.

² BlackRock iBLD Claria[®] Index and BlackRock iBLD Claria[®] ER Index not available in Iowa.

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<p>Index Lock</p>	<p>With both annual point-to-point and MY point-to-point, client has the ability to manually lock in a credited rate on any of their individual indexed allocation(s) at any point during the crediting period.</p> <ul style="list-style-type: none"> • For the annual point-to-point crediting method, the indexed interest credit will be applied at the end of the crediting period based on the locked index value and the applicable participation rate. • For the MY point-to-point crediting method, your client does not have to wait until the end of the crediting period. The indexed interest credit is calculated based on the locked index value and the corresponding participation rate for the contract year your client activates an Index Lock. Any indexed interest credit will be applied on the next contract anniversary. Your client will then have the opportunity to reallocate to new allocation options. If your client chooses to lock in an index value, the beginning index value for your client's next crediting period will be the index value at the end of the previous contract anniversary (not the chosen locked-in index value). Because the lock is executed at the end of the trading day, the index value used to determine interest credited may be higher or lower than the index value at the time of request. Note: An Index Lock can only be activated on index returns that are greater than 0% unless otherwise indicated. <p>As another option alongside the manual Index Lock capability, Auto Lock lets your clients set upper and lower index interest rate percentage targets during each crediting period (the upper target must be greater and the lower target must be less than the current index return for the crediting period). Clients also have the flexibility to adjust their target index interest rate percentage – either up or down – as many times as they wish, as long as an Auto Lock hasn't been activated during that crediting period. The index interest rate percentage target set will be equal to the amount of indexed interest earned after the participation rate is applied. Note that upper and lower targets do not have to be set at the same time. When setting upper targets with MY point-to-point crediting methods, keep in mind that participation rates increase each year and could activate an Index Lock immediately on the contract anniversary.</p> <p>If the end-of-day index interest rate percentage meets or exceeds your client's upper target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. If a lower target is set and the end-of-day index interest rate percentage is less than or equal to your client's lower target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. Note: Because Auto Locks are activated based on end-of-day index interest rate percentages, clients may end up with less than their lower target or greater than their upper target. The Auto Lock service may be discontinued at any time.</p> <p>See CSI-504 for Index Lock details and business rules.</p>												
<p>Surrender charges</p>	<p>10-year surrender period (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%); beginning in contract year four, the surrender charge decreases 1.25% on each contract anniversary. At the beginning of the 11th contract year, the surrender charge will be zero.</p>												
<p>Market value adjustment (MVA)</p>	<p>If your client partially or fully surrenders their annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>												
<p>Payout options</p>	<p>Payout options for PIV: After 10 contract years, your client can access the Protected Income Value by electing either single or joint lifetime income withdrawals. The annual payment amount will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus.</p> <table border="1" data-bbox="584 1522 1193 1669"> <thead> <tr> <th>Age</th> <th>Single life payment</th> <th>Joint life payment</th> </tr> </thead> <tbody> <tr> <td>60-69</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70-79</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>80-100</td> <td>6.00%</td> <td>5.50%</td> </tr> </tbody> </table> <p>Payout options for accumulation value: Anytime after the 10th contract year, the contract owner can receive a lump-sum payment of the full accumulation value (which does not include the premium bonus or interest bonus).</p> <p>In addition, the full accumulation value can be annuitized using any one of the Standard Annuity Options defined in the Statement of Understanding. The following annuitization options are also available using the Flexible Annuity Option Rider:</p> <ul style="list-style-type: none"> • 1-year deferral, then annuity payments for 10-30 years (available only during the first 5 contract years). • For contract owners age 80 and older, 1-year deferral, then annuity payments for 3 to 9 years, depending on age at election. 	Age	Single life payment	Joint life payment	60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-100	6.00%	5.50%
Age	Single life payment	Joint life payment											
60-69	5.00%	4.50%											
70-79	5.50%	5.00%											
80-100	6.00%	5.50%											

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AIM Benefit	<p>The Allianz Income Multiplier (AIM) Benefit allows your client to double their annual maximum income withdrawal if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime income withdrawals or at any time thereafter. To be eligible via ADLs, a physician must certify that they are unable to perform at least two of the six ADLs. Diagnosis must occur during the contract year prior to lifetime income withdrawals beginning or anytime thereafter.</p>
Participation rate	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
Rates	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. Call for current caps, spreads, and interest rates.
Free withdrawals	In the contract year following the most recent premium payment, up to 10% of the contract's premium paid can be withdrawn each contract year in one or more free withdrawals; maximum is cash surrender value.
Loans	Not available
Minimum guarantee	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash surrender value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
Death benefit (prior to annuitization)	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years. ¹
Fees	No up front fees, sales charges, or annual rider charges
Other features	<ul style="list-style-type: none"> • Nursing home benefit and Flexible Annuity Option Rider • RMD available for this contract (no penalty to client) • Rider available for an additional cost: Flexible Withdrawal Rider

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¹ In Alaska, Idaho, Illinois, Maryland, New Hampshire, New Jersey, North Carolina, Ohio, Pennsylvania, Texas, Utah, and Washington, the PIV death benefit limit is the greater of 125% of the cash surrender value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Bonus annuities may include annuitization requirements, longer annuitization or surrender charge periods, higher surrender charges, lower interest rates, lower caps, higher spreads, or other restrictions not included in annuities that don't have a premium bonus feature.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz).

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Product
profile

Core Income 7[®] Annuity

Product characteristics	The Core Income 7 [®] Annuity is a fixed index annuity with a benefit rider (the “Core Income Benefit”).
Purchase payment	Initial minimum: \$10,000, qualified and nonqualified Additional premium accepted through the first contract year
Issue ages	0-80
Core Income Benefit rider	The Core Income Benefit rider is included with the Core Income 7 [®] Annuity for an additional charge. It helps clients address both halves of retirement: accumulating retirement savings and receiving income in the form of lifetime withdrawals. It offers increasing income withdrawal percentages (beginning at age 45) until income payments begin. It also offers a choice of two income payment options, available as early as age 50: predictable payments and payments with the opportunity to increase.
Increasing withdrawal percentages	Beginning at age 45, the contract’s lifetime withdrawal percentages will automatically increase each year your client waits to begin lifetime income withdrawal payments. The base payment percentage is determined by the age of your client at the time they purchase the annuity.



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AG95374 (R-6/2022)

<p>Level Income Offers predictable income payments, so your client will have the reassurance of knowing exactly how much each payment will be for the rest of their life.</p> <p>Increasing Income Offers the potential for income payment increases based on positive changes in fixed or indexed interest allocations. On every contract anniversary, the previous year's income payment will be recalculated to reflect the interest rate from their chosen allocations, which means the income payment amount has the potential to increase every year but cannot be reduced due to negative index performance.</p>	<table border="1"> <thead> <tr> <th rowspan="2">AGE AT ISSUE</th> <th colspan="2">LEVEL INCOME</th> <th colspan="2">INCREASING INCOME</th> <th rowspan="2">ANNUAL PAYOUT PERCENTAGE INCREASE</th> </tr> <tr> <th>SINGLE</th> <th>JOINT</th> <th>SINGLE</th> <th>JOINT</th> </tr> </thead> <tbody> <tr><td>50 or less</td><td>4.30%</td><td>3.80%</td><td>3.20%</td><td>2.70%</td><td>0.35%</td></tr> <tr><td>51</td><td>4.40%</td><td>3.90%</td><td>3.30%</td><td>2.80%</td><td>0.35%</td></tr> <tr><td>52</td><td>4.50%</td><td>4.00%</td><td>3.40%</td><td>2.90%</td><td>0.35%</td></tr> <tr><td>53</td><td>4.60%</td><td>4.10%</td><td>3.50%</td><td>3.00%</td><td>0.35%</td></tr> <tr><td>54</td><td>4.70%</td><td>4.20%</td><td>3.60%</td><td>3.10%</td><td>0.35%</td></tr> <tr><td>55</td><td>4.80%</td><td>4.30%</td><td>3.70%</td><td>3.20%</td><td>0.40%</td></tr> <tr><td>56</td><td>4.90%</td><td>4.40%</td><td>3.80%</td><td>3.30%</td><td>0.40%</td></tr> <tr><td>57</td><td>5.00%</td><td>4.50%</td><td>3.90%</td><td>3.40%</td><td>0.40%</td></tr> <tr><td>58</td><td>5.10%</td><td>4.60%</td><td>4.00%</td><td>3.50%</td><td>0.40%</td></tr> <tr><td>59</td><td>5.20%</td><td>4.70%</td><td>4.10%</td><td>3.60%</td><td>0.40%</td></tr> <tr><td>60</td><td>5.30%</td><td>4.80%</td><td>4.20%</td><td>3.70%</td><td>0.45%</td></tr> <tr><td>61</td><td>5.40%</td><td>4.90%</td><td>4.30%</td><td>3.80%</td><td>0.45%</td></tr> <tr><td>62</td><td>5.50%</td><td>5.00%</td><td>4.40%</td><td>3.90%</td><td>0.45%</td></tr> <tr><td>63</td><td>5.60%</td><td>5.10%</td><td>4.50%</td><td>4.00%</td><td>0.45%</td></tr> <tr><td>64</td><td>5.70%</td><td>5.20%</td><td>4.60%</td><td>4.10%</td><td>0.45%</td></tr> <tr><td>65</td><td>5.80%</td><td>5.30%</td><td>4.70%</td><td>4.20%</td><td>0.50%</td></tr> <tr><td>66</td><td>5.90%</td><td>5.40%</td><td>4.80%</td><td>4.30%</td><td>0.50%</td></tr> <tr><td>67</td><td>6.00%</td><td>5.50%</td><td>4.90%</td><td>4.40%</td><td>0.50%</td></tr> <tr><td>68</td><td>6.10%</td><td>5.60%</td><td>5.00%</td><td>4.50%</td><td>0.50%</td></tr> <tr><td>69</td><td>6.20%</td><td>5.70%</td><td>5.10%</td><td>4.60%</td><td>0.50%</td></tr> <tr><td>70</td><td>6.30%</td><td>5.80%</td><td>5.20%</td><td>4.70%</td><td>0.55%</td></tr> <tr><td>71</td><td>6.40%</td><td>5.90%</td><td>5.30%</td><td>4.80%</td><td>0.55%</td></tr> <tr><td>72</td><td>6.50%</td><td>6.00%</td><td>5.40%</td><td>4.90%</td><td>0.55%</td></tr> <tr><td>73</td><td>6.60%</td><td>6.10%</td><td>5.50%</td><td>5.00%</td><td>0.55%</td></tr> <tr><td>74</td><td>6.70%</td><td>6.20%</td><td>5.60%</td><td>5.10%</td><td>0.55%</td></tr> <tr><td>75</td><td>6.80%</td><td>6.30%</td><td>5.70%</td><td>5.20%</td><td>0.60%</td></tr> <tr><td>76</td><td>6.90%</td><td>6.40%</td><td>5.80%</td><td>5.30%</td><td>0.60%</td></tr> <tr><td>77</td><td>7.00%</td><td>6.50%</td><td>5.90%</td><td>5.40%</td><td>0.60%</td></tr> <tr><td>78</td><td>7.10%</td><td>6.60%</td><td>6.00%</td><td>5.50%</td><td>0.60%</td></tr> <tr><td>79</td><td>7.20%</td><td>6.70%</td><td>6.10%</td><td>5.60%</td><td>0.60%</td></tr> <tr><td>80</td><td>7.30%</td><td>6.80%</td><td>6.20%</td><td>5.70%</td><td>0.65%</td></tr> </tbody> </table>	AGE AT ISSUE	LEVEL INCOME		INCREASING INCOME		ANNUAL PAYOUT PERCENTAGE INCREASE	SINGLE	JOINT	SINGLE	JOINT	50 or less	4.30%	3.80%	3.20%	2.70%	0.35%	51	4.40%	3.90%	3.30%	2.80%	0.35%	52	4.50%	4.00%	3.40%	2.90%	0.35%	53	4.60%	4.10%	3.50%	3.00%	0.35%	54	4.70%	4.20%	3.60%	3.10%	0.35%	55	4.80%	4.30%	3.70%	3.20%	0.40%	56	4.90%	4.40%	3.80%	3.30%	0.40%	57	5.00%	4.50%	3.90%	3.40%	0.40%	58	5.10%	4.60%	4.00%	3.50%	0.40%	59	5.20%	4.70%	4.10%	3.60%	0.40%	60	5.30%	4.80%	4.20%	3.70%	0.45%	61	5.40%	4.90%	4.30%	3.80%	0.45%	62	5.50%	5.00%	4.40%	3.90%	0.45%	63	5.60%	5.10%	4.50%	4.00%	0.45%	64	5.70%	5.20%	4.60%	4.10%	0.45%	65	5.80%	5.30%	4.70%	4.20%	0.50%	66	5.90%	5.40%	4.80%	4.30%	0.50%	67	6.00%	5.50%	4.90%	4.40%	0.50%	68	6.10%	5.60%	5.00%	4.50%	0.50%	69	6.20%	5.70%	5.10%	4.60%	0.50%	70	6.30%	5.80%	5.20%	4.70%	0.55%	71	6.40%	5.90%	5.30%	4.80%	0.55%	72	6.50%	6.00%	5.40%	4.90%	0.55%	73	6.60%	6.10%	5.50%	5.00%	0.55%	74	6.70%	6.20%	5.60%	5.10%	0.55%	75	6.80%	6.30%	5.70%	5.20%	0.60%	76	6.90%	6.40%	5.80%	5.30%	0.60%	77	7.00%	6.50%	5.90%	5.40%	0.60%	78	7.10%	6.60%	6.00%	5.50%	0.60%	79	7.20%	6.70%	6.10%	5.60%	0.60%	80	7.30%	6.80%	6.20%	5.70%	0.65%
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<p>Core Income Benefit rider cost</p>	<p>The annual rider charge is deducted on a monthly basis from the accumulation value and guaranteed minimum value (in most states). The initial rider charge percentage is 1.25% guaranteed for the first contract year. After the first contract year, the rider charge percentage can change each contract year, but can only be increased when specific criteria are met and will never be greater than the maximum rider charge percentage of 1.25%.</p>																																																																																																																																																																																																				
<p>Index crediting methods/allocation options</p>	<p>Annual point-to-point with cap: S&P® 500 Index, Nasdaq-100® Index, Russell 2000® Index, Bloomberg US Dynamic Balance Index II</p> <p>Annual point-to-point with spread: Bloomberg US Dynamic Balance Index II</p> <p>Annual point-to-point with a participation rate: Bloomberg US Dynamic Balance II ER Index</p> <p>2-year point-to-point with a participation rate: Bloomberg US Dynamic Balance II ER Index</p> <p>Fixed interest allocation</p>																																																																																																																																																																																																				

Index Lock	<p>With both annual point-to-point and 2-year point-to-point with a participation rate, clients have the ability to manually lock in a credited rate on any of their individual indexed allocation(s) at any point during the crediting period. The indexed interest credit will be applied at the end of the crediting period based on the locked index value. If they choose to lock in a credited rate, the beginning index value for their next crediting period will be the index value at the end of the previous crediting period (not the chosen locked-in index value). Because the lock occurs at the end of the business day, the actual value received may be higher or lower than at the time of request.</p> <p>As another option alongside the manual Index Lock capability, Auto Lock lets your clients set upper and lower index interest rate percentage targets during each crediting period (the upper target must be greater and the lower target must be less than the current index return for the crediting period). Clients also have the flexibility to adjust their target index interest rate percentage – either up or down – as many times as they wish, as long as an Auto Lock hasn't been activated during that crediting period. Note that upper and lower targets do not have to be set at the same time. The index interest rate percentage target set will be equal to the amount of indexed interest earned after the participation rate is applied.</p> <p>If the end-of-day index interest rate percentage meets or exceeds your client's upper target during a given crediting period, Auto Lock will automatically lock in that index value until the end of that crediting period. If a lower target is set and the end-of-day index interest rate percentage is less than or equal to your client's lower target during a given crediting period, Auto Lock will automatically lock in that index value until the end of that crediting period. Note: Because Auto Locks are activated based on end-of-day index interest rate percentages, clients may end up with less than their lower target or greater than their upper target. The Auto Lock service may be discontinued at any time.</p>
Surrender charges	Seven-year surrender charge period (8.5%, 8.0%, 7.0%, 6.0%, 5.0%, 4.0%, 3.0%, 0%); the surrender charge percentage will decrease $\frac{1}{2}$ of .5% on each of the first 12 monthiversaries. On each subsequent monthiversary, the surrender charge will decrease by $\frac{1}{2}$ of 1%. On day one of contract year 8, it will be zero.
Market value adjustment (MVA)	<p>If your client partially or fully surrenders the Core Income 7[®] Annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client annuitizes prior to the sixth contract year or if the annuity payments are taken over a period of less than 10 years.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>
Participation rate	The participation rate for the annual and 2-year point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods, the participation rate is 100%.
Rates	The rates are guaranteed for one year. They are declared at issue and on each contract anniversary. The minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum fixed interest rate is 0.10%. The minimum annual point-to-point and 2-year point-to-point participation rate is 5%. Call for current caps, spreads, and interest rates.
Free withdrawals	After the first contract year and prior to taking income, up to 10% of the contract's premium paid can be withdrawn each contract year without surrender charge and MVA; maximum is cash surrender value.
Loans	Not available
Minimum guarantee	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash surrender value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
Death benefit (prior to annuitization)	Your client's beneficiaries can receive the greater of the full accumulation value, cumulative withdrawal amount, net premium, or the guaranteed minimum value as a lump sum or as annuity income payments over at least 5 years.
Other features	<ul style="list-style-type: none"> • Accumulation value available for income withdrawals (after age 50 under the Core Income Benefit) or lump-sum withdrawal (after 7-year surrender charge period) • Nursing Home Benefit, Flexible Annuity Option • Riders available for an additional cost: Flexible Withdrawal Benefit Rider. The monthly charge for this rider is 0.008333% of the accumulation value, deducted monthly from the contract's values.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz).

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

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Product
profile

Allianz 360SM Annuity

Product characteristics	The Allianz 360 SM Annuity is a fixed index annuity with a benefit rider (the “360 Benefit”). The 360 Benefit rider offers an interest bonus each time interest is credited until income withdrawals begin. It also offers an increasing income withdrawal percentage beginning at age 40 and continuing every year until income withdrawals begin. Plus, there is a choice of two lifetime income payment options, including payments with the opportunity to increase.
Purchase payment	Initial minimum: \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
Issue ages	0-80
360 Benefit rider	The 360 Benefit rider is included with the Allianz 360 SM Annuity for an additional charge. It helps clients address both halves of retirement: accumulating retirement savings and receiving income in the form of lifetime withdrawals. It offers an interest bonus and increasing income withdrawal percentages (beginning at age 40) until income payments begin. It also offers a choice of two income payment options, available as early as age 50: predictable payments and payments with the opportunity to increase.
Interest bonus	An interest bonus providing a credit of 150% of any fixed and/or indexed interest earned is applied to the accumulation value of the contract until lifetime withdrawals begin or until the 360 Benefit rider is terminated, whichever comes first. The interest bonus will be calculated after any cap or spread is applied. Surrendering the contract in the first 10 contract years or not taking a standard annuity option may result in a loss of previously credited interest bonuses.
Increasing withdrawal percentages	Beginning at age 40, the contract’s lifetime withdrawal percentages will automatically increase each year your client accumulates, until income payments begin. The base payment percentage is determined by the age of your client at the time they purchase the annuity. Starting at age 51, the base payout percentages at issue increase 10 bps for every year of age.



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AG54370 (R-6/2022)

<p>Level Income Offers predictable income payments, so your client will have the reassurance of knowing exactly how much each payment will be for the rest of their life.</p>	<table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single payout base</th> <th>Joint payout base</th> <th>Annual payout percentage increase¹</th> <th>Single payout base after 10-year deferral</th> <th>Joint payout base after 10-year deferral</th> </tr> </thead> <tbody> <tr> <td>50 or less</td> <td>3.50%</td> <td>3.00%</td> <td>0.30%</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>55</td> <td>4.00%</td> <td>3.50%</td> <td>0.35%</td> <td>7.50%</td> <td>7.00%</td> </tr> <tr> <td>60</td> <td>4.50%</td> <td>4.00%</td> <td>0.40%</td> <td>8.50%</td> <td>8.00%</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.50%</td> <td>0.45%</td> <td>9.50%</td> <td>9.00%</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>5.00%</td> <td>0.50%</td> <td>10.50%</td> <td>10.00%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.50%</td> <td>0.55%</td> <td>11.50%</td> <td>11.00%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>6.00%</td> <td>0.60%</td> <td>12.50%</td> <td>12.00%</td> </tr> </tbody> </table> <p>¹The annual payout percentage increase applies at age 40 and above.</p>	Age at issue	Single payout base	Joint payout base	Annual payout percentage increase ¹	Single payout base after 10-year deferral	Joint payout base after 10-year deferral	50 or less	3.50%	3.00%	0.30%	6.50%	6.00%	55	4.00%	3.50%	0.35%	7.50%	7.00%	60	4.50%	4.00%	0.40%	8.50%	8.00%	65	5.00%	4.50%	0.45%	9.50%	9.00%	70	5.50%	5.00%	0.50%	10.50%	10.00%	75	6.00%	5.50%	0.55%	11.50%	11.00%	80	6.50%	6.00%	0.60%	12.50%	12.00%
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<p>Increasing Income Offers the potential for income payment increases based on changes in fixed or indexed interest allocations. At the end of the crediting period, if the accumulation value earned a positive interest rate, the annual maximum will increase by the same rate.</p>	<table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single payout base</th> <th>Joint payout base</th> <th>Annual payout percentage increase¹</th> <th>Single payout base after 10-year deferral</th> <th>Joint payout base after 10-year deferral</th> </tr> </thead> <tbody> <tr> <td>50 or less</td> <td>3.00%</td> <td>2.50%</td> <td>0.30%</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>55</td> <td>3.50%</td> <td>3.00%</td> <td>0.35%</td> <td>7.00%</td> <td>6.50%</td> </tr> <tr> <td>60</td> <td>4.00%</td> <td>3.50%</td> <td>0.40%</td> <td>8.00%</td> <td>7.50%</td> </tr> <tr> <td>65</td> <td>4.50%</td> <td>4.00%</td> <td>0.45%</td> <td>9.00%</td> <td>8.50%</td> </tr> <tr> <td>70</td> <td>5.00%</td> <td>4.50%</td> <td>0.50%</td> <td>10.00%</td> <td>9.50%</td> </tr> <tr> <td>75</td> <td>5.50%</td> <td>5.00%</td> <td>0.55%</td> <td>11.00%</td> <td>10.50%</td> </tr> <tr> <td>80</td> <td>6.00%</td> <td>5.50%</td> <td>0.60%</td> <td>12.00%</td> <td>11.50%</td> </tr> </tbody> </table> <p>¹The annual payout percentage increase applies at age 40 and above.</p>	Age at issue	Single payout base	Joint payout base	Annual payout percentage increase ¹	Single payout base after 10-year deferral	Joint payout base after 10-year deferral	50 or less	3.00%	2.50%	0.30%	6.00%	5.50%	55	3.50%	3.00%	0.35%	7.00%	6.50%	60	4.00%	3.50%	0.40%	8.00%	7.50%	65	4.50%	4.00%	0.45%	9.00%	8.50%	70	5.00%	4.50%	0.50%	10.00%	9.50%	75	5.50%	5.00%	0.55%	11.00%	10.50%	80	6.00%	5.50%	0.60%	12.00%	11.50%
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<p>360 Benefit rider cost</p>	<p>The annual cost is 1.30% of the accumulation value, deducted on a monthly basis from the accumulation value and the guaranteed minimum value (in most states). After the first contract year, the annual Benefit rider charge can change, but it will never be greater than the maximum Benefit rider charge of 3%. The rider charge will continue until the earliest of when the accumulation value is equal to zero, annuity payments begin, or the rider terminates.</p>																																																
<p>Rider cancellation</p>	<p>The contract owner can cancel this rider at any time after the fifth contract year. Once the rider is canceled, it may not be reinstated. If the rider is canceled, client will no longer receive interest bonuses from that point forward and will lose the ability to receive the increased payout percentages and take lifetime withdrawals. If the rider is canceled, the owner would have paid for the opportunity to receive interest bonuses, but would have received no other benefit from the cost paid.</p>																																																
<p>Index crediting methods/ allocation options</p>	<p>Monthly sum with a cap: S&P 500® Index</p> <p>Annual point-to-point with cap: S&P 500® Index, BlackRock iBLD Claria® Index,¹ Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with spread: BlackRock iBLD Claria® Index,¹ Bloomberg US Dynamic Balance Index II, PIMCO Tactical Balanced Index</p> <p>Annual point-to-point with a participation rate: Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, BlackRock iBLD Claria® ER Index¹</p> <p>MY (multi-year) point-to-point with a participation rate (2-year or 5-year point-to-point): Bloomberg US Dynamic Balance II ER Index, PIMCO Tactical Balanced ER Index, S&P 500® Futures Daily Risk Control 5% Index</p> <p>Fixed interest allocation</p>																																																

¹BlackRock iBLD Claria® Index and BlackRock iBLD Claria® ER Index not available in Iowa.

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Index Lock	<p>With both annual point-to-point and MY point-to-point, client has the ability to manually lock in a credited rate on any of their individual indexed allocation(s) at any point during the crediting period.</p> <ul style="list-style-type: none"> • For the annual point-to-point crediting method, the indexed interest credit will be applied at the end of the crediting period based on the locked index value and the applicable participation rate. • For the MY point-to-point crediting method, your client does not have to wait until the end of the crediting period. The indexed interest credit is calculated based on the locked index value and the corresponding participation rate for the contract year your client activates an Index Lock. Any indexed interest credit will be applied on the next contract anniversary. Your client will then have the opportunity to reallocate to new allocation options. If your client chooses to lock in an index value, the beginning index value for your client's next crediting period will be the index value at the end of the previous contract anniversary (not the chosen locked-in index value). Because the lock is executed at the end of the trading day, the index value used to determine interest credited may be higher or lower than the index value at the time of request. Note: An Index Lock can only be activated on index returns that are greater than 0% unless otherwise indicated. <p>As another option alongside the manual Index Lock capability, Auto Lock lets your clients set upper and lower index interest rate percentage targets during each crediting period (the upper target must be greater and the lower target must be less than the current index return for the crediting period). Clients also have the flexibility to adjust their target index interest rate percentage – either up or down – as many times as they wish, as long as an Auto Lock hasn't been activated during that crediting period. The index interest rate percentage target set will be equal to the amount of indexed interest earned after the participation rate and interest bonus are applied. Note that upper and lower targets do not have to be set at the same time. When setting upper targets with MY point-to-point crediting methods, keep in mind that participation rates increase each year and could activate an Index Lock immediately on the contract anniversary.</p> <p>If the end-of-day index interest rate percentage meets or exceeds your client's upper target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. If a lower target is set and the end-of-day index interest rate percentage is less than or equal to your client's lower target during a given crediting period, Auto Lock will automatically lock in that index value until the next contract anniversary. Note: Because Auto Locks are activated based on end-of-day index interest rate percentages, clients may end up with less than their lower target or greater than their upper target. The Auto Lock service may be discontinued at any time.</p> <p>See CSI-504 for Index Lock details and business rules.</p>
Surrender charges	<p>10-year surrender charge period (10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5.00%, 3.75%, 2.50%, 1.25%, 0%); beginning in contract year 4, the surrender charge decreases 1.25% on each contract anniversary. At the beginning of the 11th contract year, the surrender charge will be zero. The surrender charge and surrender charge period apply to the accumulation value, which includes the interest bonus.</p>
Market value adjustment (MVA)	<p>If your client partially or fully surrenders their annuity, it will be subject to an MVA during the surrender charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash surrender value. The MVA can never cause the cash surrender value to be less than the guaranteed minimum value or greater than the accumulation value.</p>
Participation rate	<p>The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting method is declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.</p>
Rates	<p>The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, the maximum annual spread is 12%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. Call for current caps, spreads, and interest rates.</p>
Free withdrawals	<p>In the contract year following the most recent premium payment, up to 10% of contract's premium paid can be withdrawn each contract year in one or more free withdrawals; maximum is cash surrender value.</p>
Loans	<p>Not available.</p>

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Minimum guarantee	The guaranteed minimum value is the amount you would receive if you were to cash in your annuity at a time when your cash surrender value was less than the guaranteed minimum value stated in your contract. The rate used to calculate the guaranteed minimum value may vary by state. (See the Statement of Understanding for details.)
Death benefit (prior to annuitization)	The contract's accumulation value, including credited interest bonus, is available as a lump sum or as annuity income payments over at least five years.
Other features	<ul style="list-style-type: none"> • Accumulation value available for income withdrawals (after age 50 under the 360 Benefit) or lump-sum withdrawal (after 10-year surrender charge period) • Nursing Home Benefit, Flexible Annuity Option Rider • RMD available for this contract (no penalty to client) • Rider available for an additional cost: Flexible Withdrawal Benefit Rider

Bonus annuities may include annuitization requirements, longer annuitization or surrender charge periods, higher surrender charges, lower interest rates, lower caps, higher spreads, or other restrictions not included in annuities that don't have a premium bonus feature.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Daily Risk Control 5% Index is comprised of the S&P 500 Futures Index ER and the S&P 10-year Treasury Note Futures Index ER and is balanced daily to achieve target volatility.

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