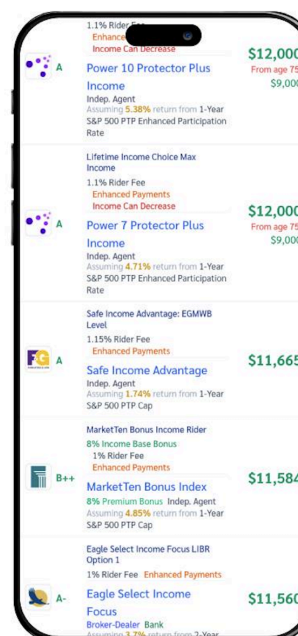




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Allianz Life Insurance Company of North America

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Rider Guide

Allianz PreferredSM products

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Allianz PreferredSM riders

	Protected Income Value rider		R95352
Fixed index annuity rider is available with	Allianz 222® Annuity (C54370)		
Rider characteristics	The Protected Income Value (PIV) rider is issued with the Allianz 222 Annuity and is designed for clients seeking lifetime income withdrawals after 10 years of accumulation.		
Availability	To receive the Protected Income Value, including any premium 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.		
Accumulation features	There are two types of bonuses credited to the Protected Income Value (PIV). First, a 15% bonus on premium received during the first three contract years. Next, an interest bonus equal to 50% of any fixed and/or indexed interest will be credited as long as they have the contract and rider. To receive the Protected Income Value, including any premium 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.		
Income features	Single or joint lifetime income payments are available between the ages of 60-100. Payments will increase every year that fixed and/or indexed interest is earned.		
Single life payout percentages	Age	Payment	
	60-69	5.00%	
	70-79	5.50%	
	80-100	6.00%	
Joint life payout percentages (based on the age of the younger contract owner)	Age	Payment	
	60-69	4.50%	
	70-79	5.00%	
	80-100	5.50%	
Death benefit	Two choices available for beneficiaries: <ul style="list-style-type: none">• The greatest of the contract’s accumulation value, guaranteed minimum value, or cumulative withdrawal amount is available as a lump sum or may be taken as annuity payments.• The Protected Income Value may be taken as annuity payments over a period of at least five years.		
Rider charge	No additional fee		
Rider cancellation	The contract owner can cancel this rider at any time. Once the rider is canceled, it may not be reinstated. If the rider is canceled: <ul style="list-style-type: none">• The Protected Income Value will no longer be available, which means the client would lose the option for lifetime withdrawals. The client would also lose the premium bonus and any interest bonuses previously credited, and no further bonuses would be credited.		
Additional benefits	<ul style="list-style-type: none">• Allianz Income Multiplier (AIM) Benefit – The AIM benefit allows your client to double their annual maximum income withdrawal if confined to a qualifying nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period. 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.• Cumulative Withdrawal Benefit – If an amount less than the maximum withdrawal amount available is taken, the amount not taken is added to the cumulative withdrawal amount that can be accessed as a lump sum in any contract year after the full annual maximum withdrawal has been taken. It can also be taken as a death benefit if the value is greater than the accumulation value, guaranteed minimum value, and net premium.		

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

Allianz 365i® Annuity (C52575)

The Income Maximizer Rider can be a good choice for clients age 50 or older seeking to take lifetime income withdrawals, and seeking to benefit from fixed or indexed interest accumulation potential.

Clients between ages 50-100 can begin lifetime withdrawals immediately.

Until age 100 or until lifetime income withdrawals begin, the protected income value is credited with a guaranteed interest credit that is equal to the adjusted premium multiplied by the guaranteed interest credit rate. In addition, there is the opportunity to receive an earned interest credit. This is equal to the adjusted premium, multiplied by the current interest rate from the allocations chosen in the Allianz 365i Annuity. The sum of the guaranteed interest credit and the earned interest credit is called the protected income value credit.

Three lifetime payout options available (available as either single or joint payments):

Option 1 provides guaranteed, predictable income.

Option 2 provides the opportunity for income increases every year that fixed and/or indexed interest is earned.

Option 3 provides the opportunity for income increases of up to 10% each year based on changes in the Consumer Price Index (CPI-U) during the first 20 years after income payments begin.

For income options 2 and 3 income payments will not have the potential to increase unless the annual maximum withdrawal was taken the previous year.

Age	Option 1:	Option 2:	Option 3:
50-59	4.50%	3.50%	Payout percentages can change monthly until time of election.
60-69	5.00%	4.00%	
70-79	5.50%	4.50%	
80-100	6.00%	5.00%	

Age	Option 1:	Option 2:	Option 3:
50-59	4.00%	3.00%	Payout percentages can change monthly until time of election.
60-69	4.50%	3.50%	
70-79	5.00%	4.00%	
80-100	5.50%	4.50%	

The greatest of the contract’s accumulation value, guaranteed minimum value, or cumulative withdrawal amount is available as a lump sum or as annuity income payments. Beneficiaries can also receive a death benefit enhancement amount in addition to their accumulation value as a death benefit. The death benefit enhancement amount is equal to 25% of all fixed and indexed interest credited throughout the life of the Allianz 365i Annuity contract. The death benefit enhancement amount is not available if the contract is fully surrendered, annuitized, if the contract owner reaches age 100, or if the guaranteed minimum value is paid as the death benefit. The death benefit enhancement amount will be decreased by any penalty-free partial surrender or partial surrender with a penalty, but not lifetime withdrawals. This decrease will be proportional to the decrease in the accumulation value.

1.20% annually, deducted on a monthly basis from the accumulation value and the guaranteed minimum value (in most states). The cost of the rider will not decrease the protected income value. The rider charge will continue for the life of the contract even after lifetime income payments have begun.

- 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:
- The client will no longer receive protected income value credits from that point forward and will lose the ability to receive the increased payout percentages and take lifetime withdrawals.
 - The client would lose the protected income value and the ability to take lifetime withdrawals.
-
- Cumulative Withdrawal Benefit – If an amount less than the annual maximum lifetime withdrawal is taken, the amount not taken is added to the cumulative withdrawal amount that can be accessed as a lump sum in any contract year after the full annual maximum withdrawal has been taken. It can also be taken as a death benefit if the value is greater than both the accumulation value plus death benefit enhancement amount and guaranteed minimum value.
 - Step-up – If the accumulation value is higher than the protected income value on any contract anniversary, the protected income value will be “stepped up” to equal the accumulation value.

360 Benefit rider			R95316
Allianz 360 SM Annuity (C54370)			
The 360 Benefit rider is included with the Allianz 360 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.			
Clients between ages 50-100 can begin lifetime withdrawals immediately.			
An interest bonus equal to 25% of any fixed and/or indexed interest rate will be added to any fixed or indexed interest earned, and credited 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 annuitizing prior to the sixth contract year (or for fewer than 10 years) may result in a loss of previously credited interest bonuses.			
Two lifetime payout options available (available as either single or joint payments): Option 1 provides guaranteed, predictable income. Option 2 provides the opportunity for income increases every year that fixed and/or indexed interest is earned.			
Age at issue	Base Option 1:	Base Option 2:	Annual increase
50 or less	3.60%	2.80%	.20%
55	4.10%	3.30%	.25%
60	4.60%	3.80%	.30%
65	5.10%	4.30%	.35%
70	5.60%	4.80%	.40%
75	6.10%	5.30%	.45%
80	6.60%	5.80%	.50%
Age at issue	Base Option 1:	Base Option 2:	Annual increase
50 or less	3.10%	2.30%	.20%
55	3.60%	2.80%	.25%
60	4.10%	3.30%	.30%
65	4.60%	3.80%	.35%
70	5.10%	4.30%	.40%
75	5.60%	4.80%	.45%
80	6.10%	5.30%	.50%
The greatest of the contract's accumulation value, including credited interest bonus, guaranteed minimum value, cumulative withdrawal amount, or net premium is available as a lump sum or as annuity income payments.			
1.15% annually, deducted on a monthly basis from the accumulation value and the guaranteed minimum value (in most states). The rider charge will continue for the life of the contract even after lifetime income payments have begun.			
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:			
<ul style="list-style-type: none">• The 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.• The owner would have paid for the opportunity to receive interest bonuses, but would have received no other benefit from the cost paid.			
<ul style="list-style-type: none">• Accumulation value available for income withdrawals (between the ages of 50-100 under the 360 Benefit) or lump-sum withdrawal (after 10-year surrender charge period)• Cumulative Withdrawal Benefit – If an amount less than the maximum withdrawal amount available is taken, the amount not taken is added to the cumulative withdrawal amount that can be accessed as a lump sum in any contract year after the full annual maximum withdrawal has been taken. It can also be taken as a death benefit if the value is greater than the accumulation value, guaranteed minimum value, and net premium.			

Core Income 7® Annuity (C54370)

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 and two lifetime payout options.

Clients between ages 50-100 can begin lifetime withdrawals immediately.

N/A

Two lifetime payout options available (available as either single or joint payments):
Option 1 provides guaranteed, predictable income.
Option 2 provides the opportunity for income increases every year that fixed and/or indexed interest is earned.

Age at issue	Base Option 1:	Base Option 2:	Annual increase
54 or less	3.80%	3.00%	.25%
55-59	4.30%	3.50%	.30%
60-64	4.80%	4.00%	.35%
65-69	5.30%	4.50%	.40%
70-74	5.80%	5.00%	.45%
75-79	6.30%	5.50%	.50%
80	6.80%	6.00%	.55%

Age at issue	Base Option 1:	Base Option 2:	Annual increase
54 or less	3.30%	2.50%	.25%
55-59	3.80%	3.00%	.30%
60-64	4.30%	3.50%	.35%
65-69	4.80%	4.00%	.40%
70-74	5.30%	4.50%	.45%
75-79	5.80%	5.00%	.50%
80	6.30%	5.50%	.55%

The greatest of the contract’s accumulation value, guaranteed minimum value, cumulative withdrawal amount, or net premium is available as a lump sum or as annuity income payments.

1.05% annually, deducted on a monthly basis from the accumulation value and the guaranteed minimum value (in most states). The rider charge will continue for the life of the contract even after lifetime income payments have begun.



The contract owner cannot cancel this rider. The rider will terminate on the date the contract terminates or the date the company’s last payment obligation has been met.

- Accumulation value available for income withdrawals (between the ages of 50-100 under the Core Income Benefit) or lump-sum withdrawal (after 7-year surrender charge period)
- Cumulative Withdrawal Benefit – If an amount less than the maximum withdrawal amount available is taken, the amount not taken is added to the cumulative withdrawal amount that can be accessed as a lump sum in any contract year after the full annual maximum withdrawal has been taken. It can also be taken as a death benefit if the value is greater than the accumulation value, guaranteed minimum value, and net premium.

Fixed index annuities are insurance products designed for long-term retirement needs. They provide tax deferral, protection of principal and credited interest, and a death benefit for beneficiaries. They are not a direct investment in an index or in the market. The contract owner does not own shares of any index fund or any equity or bond investments.

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