

**Core Income  
7<sup>®</sup> Annuity  
with Core  
Income  
Benefit rider**

(R-4/2018)

The longer you wait,  
**THE HIGHER  
YOUR INCOME**  
withdrawal percentage

Allianz Life Insurance Company of North America

# Lifetime withdrawal rates that **start strong** – and only **get better**

Lifetime withdrawal percentage charts

The Core Income 7 Annuity, and the Core Income Benefit rider (included at an additional cost), is a fixed index annuity that offers principal protection from market downturns, the potential to earn interest based on changes within an external market index, and income payments for as long as you live.

But even more, Core Income 7 offers a reward for waiting. Beginning as early as age 45, the Core Income Benefit rider guarantees to increase your income withdrawal percentage for every year you leave your contract in the accumulation phase.

Below are the Core Income Benefit rider lifetime withdrawal percentages and the annual increase to a contract's single lifetime withdrawal percentage – all based upon the payment option and the age at which the contract was purchased.<sup>1</sup> Option 1 (predictable payments) is shown on page 1 and Option 2 (increasing income opportunity) is shown on page 2.

Issue ages are displayed in the rows and deferral years are displayed in the columns, along with initial withdrawal percentages and annual increases. Income withdrawals can begin as early as age 50.

For example, as shown in the shaded section below, using Option 1: If you were 60 when you bought your annuity and you waited 10 years to begin receiving income, your withdrawal percentage would be 8.50%.

## Option 1: Predictable payments

Issue 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	4.00%	+ 0.25%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	
51	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%	8.10%	
52	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%	8.20%	
53	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%	8.30%	
54	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%	8.40%	
55	4.50%	+ 0.30%	4.80%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	8.70%	9.00%	9.30%	
56	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%	9.40%	
57	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%	9.50%	
58	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%	9.60%	
59	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%	9.70%	
60	5.00%	+ 0.35%	5.35%	5.70%	6.05%	6.40%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	8.85%	9.20%	9.55%	9.90%	10.25%	10.60%	
61	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%	10.70%	
62	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%	10.80%	
63	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%	10.90%	
64	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%	11.00%	
65	5.50%	+ 0.40%	5.90%	6.30%	6.70%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	11.10%	11.50%	11.90%	
66	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%	12.00%	
67	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%	12.10%	
68	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%	12.20%	
69	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%	12.30%	
70	6.00%	+ 0.45%	6.45%	6.90%	7.35%	7.80%	8.25%	8.70%	9.15%	9.60%	10.05%	10.50%	10.95%	11.40%	11.85%	12.30%	12.75%	13.20%	
71	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%	13.30%	
72	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%	13.40%	
73	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%	13.50%	
74	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%	13.60%	
75	6.50%	+ 0.50%	7.00%	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%	
76	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%	14.60%	
77	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%	14.70%	
78	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%	14.80%	
79	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%	14.90%	
80	7.00%	+ 0.55%	7.55%	8.10%	8.65%	9.20%	9.75%	10.30%	10.85%	11.40%	11.95%	12.50%	13.05%	13.60%	14.15%	14.70%	15.25%	15.80%	

<sup>1</sup>Joint withdrawal percentages are 0.50% lower than for single withdrawals and are based on the age of the younger spouse.

For all that's ahead.®



Must be accompanied by the Core Income 7 Annuity consumer brochure (CB95374 and CB95374-B).

Product and feature availability may vary by state and broker/dealer. (C54370-MVA, R95374-MVA)

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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## Option 2: Increasing income opportunity

Issue 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	3.00%	+	0.25%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	8.00%
51	3.10%	+	0.25%	3.35%	3.60%	3.85%	4.10%	4.35%	4.60%	4.85%	5.10%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	8.10%
52	3.20%	+	0.25%	3.45%	3.70%	3.95%	4.20%	4.45%	4.70%	4.95%	5.20%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	8.20%
53	3.30%	+	0.25%	3.55%	3.80%	4.05%	4.30%	4.55%	4.80%	5.05%	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	8.30%
54	3.40%	+	0.25%	3.65%	3.90%	4.15%	4.40%	4.65%	4.90%	5.15%	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	8.40%
55	3.50%	+	0.30%	3.80%	4.10%	4.40%	4.70%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	9.50%
56	3.60%	+	0.30%	3.90%	4.20%	4.50%	4.80%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	9.60%
57	3.70%	+	0.30%	4.00%	4.30%	4.60%	4.90%	5.20%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	9.70%
58	3.80%	+	0.30%	4.10%	4.40%	4.70%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%	6.80%	7.10%	7.40%	7.70%	8.00%	8.30%	9.80%
59	3.90%	+	0.30%	4.20%	4.50%	4.80%	5.10%	5.40%	5.70%	6.00%	6.30%	6.60%	6.90%	7.20%	7.50%	7.80%	8.10%	8.40%	9.90%
60	4.00%	+	0.35%	4.35%	4.70%	5.05%	5.40%	5.75%	6.10%	6.45%	6.80%	7.15%	7.50%	7.85%	8.20%	8.55%	8.90%	9.25%	11.00%
61	4.10%	+	0.35%	4.45%	4.80%	5.15%	5.50%	5.85%	6.20%	6.55%	6.90%	7.25%	7.60%	7.95%	8.30%	8.65%	9.00%	9.35%	11.10%
62	4.20%	+	0.35%	4.55%	4.90%	5.25%	5.60%	5.95%	6.30%	6.65%	7.00%	7.35%	7.70%	8.05%	8.40%	8.75%	9.10%	9.45%	11.20%
63	4.30%	+	0.35%	4.65%	5.00%	5.35%	5.70%	6.05%	6.40%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	8.85%	9.20%	9.55%	11.30%
64	4.40%	+	0.35%	4.75%	5.10%	5.45%	5.80%	6.15%	6.50%	6.85%	7.20%	7.55%	7.90%	8.25%	8.60%	8.95%	9.30%	9.65%	11.40%
65	4.50%	+	0.40%	4.90%	5.30%	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	12.50%
66	4.60%	+	0.40%	5.00%	5.40%	5.80%	6.20%	6.60%	7.00%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	12.60%
67	4.70%	+	0.40%	5.10%	5.50%	5.90%	6.30%	6.70%	7.10%	7.50%	7.90%	8.30%	8.70%	9.10%	9.50%	9.90%	10.30%	10.70%	12.70%
68	4.80%	+	0.40%	5.20%	5.60%	6.00%	6.40%	6.80%	7.20%	7.60%	8.00%	8.40%	8.80%	9.20%	9.60%	10.00%	10.40%	10.80%	12.80%
69	4.90%	+	0.40%	5.30%	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.10%	8.50%	8.90%	9.30%	9.70%	10.10%	10.50%	10.90%	12.90%
70	5.00%	+	0.45%	5.45%	5.90%	6.35%	6.80%	7.25%	7.70%	8.15%	8.60%	9.05%	9.50%	9.95%	10.40%	10.85%	11.30%	11.75%	14.00%
71	5.10%	+	0.45%	5.55%	6.00%	6.45%	6.90%	7.35%	7.80%	8.25%	8.70%	9.15%	9.60%	10.05%	10.50%	10.95%	11.40%	11.85%	14.10%
72	5.20%	+	0.45%	5.65%	6.10%	6.55%	7.00%	7.45%	7.90%	8.35%	8.80%	9.25%	9.70%	10.15%	10.60%	11.05%	11.50%	11.95%	14.20%
73	5.30%	+	0.45%	5.75%	6.20%	6.65%	7.10%	7.55%	8.00%	8.45%	8.90%	9.35%	9.80%	10.25%	10.70%	11.15%	11.60%	12.05%	14.30%
74	5.40%	+	0.45%	5.85%	6.30%	6.75%	7.20%	7.65%	8.10%	8.55%	9.00%	9.45%	9.90%	10.35%	10.80%	11.25%	11.70%	12.15%	14.40%
75	5.50%	+	0.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	15.50%
76	5.60%	+	0.50%	6.10%	6.60%	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%	15.60%
77	5.70%	+	0.50%	6.20%	6.70%	7.20%	7.70%	8.20%	8.70%	9.20%	9.70%	10.20%	10.70%	11.20%	11.70%	12.20%	12.70%	13.20%	15.70%
78	5.80%	+	0.50%	6.30%	6.80%	7.30%	7.80%	8.30%	8.80%	9.30%	9.80%	10.30%	10.80%	11.30%	11.80%	12.30%	12.80%	13.30%	15.80%
79	5.90%	+	0.50%	6.40%	6.90%	7.40%	7.90%	8.40%	8.90%	9.40%	9.90%	10.40%	10.90%	11.40%	11.90%	12.40%	12.90%	13.40%	15.90%
80	6.00%	+	0.55%	6.55%	7.10%	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%	17.00%

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

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