Allianz

Allianz Life Insurance Company of North America

CORE INCOME 7® ANNUITY WITH CORE INCOME BENEFIT RIDER

Lifetime withdrawal rates that start strong – and only get better

Lifetime withdrawal percentage charts effective 11/3/2026

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.[1] Level Income is shown on page 1 and Increasing Income 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 Level Income: If you were 60 when you bought your annuity and you waited 10 years to begin receiving income, your withdrawal percentage would be 12.60%.

Level Income

Age	Initial payout percentage	+	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	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%	15.00%
51	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%
52	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%
53	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%
54	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%
55	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%	16.50%
56	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%
57	6.75%	+	0.50%	7.25%	7.75%	8.25%	8.75%	9.25%	9.75%	10.25%	10.75%	11.25%	11.75%	12.25%	12.75%	13.25%	13.75%	14.25%	16.75%
58	6.85%	+	0.50%	7.35%	7.85%	8.35%	8.85%	9.35%	9.85%	10.35%	10.85%	11.35%	11.85%	12.35%	12.85%	13.35%	13.85%	14.35%	16.85%
59	6.95%	+	0.50%	7.45%	7.95%	8.45%	8.95%	9.45%	9.95%	10.45%	10.95%	11.45%	11.95%	12.45%	12.95%	13.45%	13.95%	14.45%	16.95%
60	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%
61	7.25%	+	0.55%	7.80%	8.35%	8.90%	9.45%	10.00%	10.55%	11.10%	11.65%	12.20%	12.75%	13.30%	13.85%	14.40%	14.95%	15.50%	18.25%
62	7.40%	+	0.55%	7.95%	8.50%	9.05%	9.60%	10.15%	10.70%	11.25%	11.80%	12.35%	12.90%	13.45%	14.00%	14.55%	15.10%	15.65%	18.40%
63	7.55%	+	0.55%	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%	18.55%
64	7.65%	+	0.55%	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%	15.90%	18.65%
65	7.85%	+	0.60%	8.45%	9.05%	9.65%	10.25%	10.85%	11.45%	12.05%	12.65%	13.25%	13.85%	14.45%	15.05%	15.65%	16.25%	16.85%	19.85%
66	7.95%	+	0.60%	8.55%	9.15%	9.75%	10.35%	10.95%	11.55%	12.15%	12.75%	13.35%	13.95%	14.55%	15.15%	15.75%	16.35%	16.95%	19.95%
67	8.05%	+	0.60%	8.65%	9.25%	9.85%	10.45%	11.05%	11.65%	12.25%	12.85%	13.45%	14.05%	14.65%	15.25%	15.85%	16.45%	17.05%	20.05%
68	8.15%	+	0.60%	8.75%	9.35%	9.95%	10.55%	11.15%	11.75%	12.35%	12.95%	13.55%	14.15%	14.75%	15.35%	15.95%	16.55%	17.15%	20.15%
69	8.25%	+	0.60%	8.85%	9.45%	10.05%	10.65%	11.25%	11.85%	12.45%	13.05%	13.65%	14.25%	14.85%	15.45%	16.05%	16.65%	17.25%	20.25%
70	8.40%	+	0.65%	9.05%	9.70%	10.35%	11.00%	11.65%	12.30%	12.95%	13.60%	14.25%	14.90%	15.55%	16.20%	16.85%	17.50%	18.15%	21.40%
71	8.45%	+	0.65%	9.10%	9.75%	10.40%	11.05%	11.70%	12.35%	13.00%	13.65%	14.30%	14.95%	15.60%	16.25%	16.90%	17.55%	18.20%	21.45%
72	8.50%	+	0.65%	9.15%	9.80%	10.45%	11.10%	11.75%	12.40%	13.05%	13.70%	14.35%	15.00%	15.65%	16.30%	16.95%	17.60%	18.25%	21.50%
73	8.55%	+	0.65%	9.20%	9.85%	10.50%	11.15%	11.80%	12.45%	13.10%	13.75%	14.40%	15.05%	15.70%	16.35%	17.00%	17.65%	18.30%	21.55%
74	8.60%	+	0.65%	9.25%	9.90%	10.55%	11.20%	11.85%	12.50%	13.15%	13.80%	14.45%	15.10%	15.75%	16.40%	17.05%	17.70%	18.35%	21.60%
75	8.65%	+	0.70%	9.35%	10.05%	10.75%	11.45%	12.15%	12.85%	13.55%	14.25%	14.95%	15.65%	16.35%	17.05%	17.75%	18.45%	19.15%	22.65%
76	8.70%	+	0.70%	9.40%	10.10%	10.80%	11.50%	12.20%	12.90%	13.60%	14.30%	15.00%	15.70%	16.40%	17.10%	17.80%	18.50%	19.20%	22.70%
77	8.80%	+	0.70%	9.50%	10.20%	10.90%	11.60%	12.30%	13.00%	13.70%	14.40%	15.10%	15.80%	16.50%	17.20%	17.90%	18.60%	19.30%	22.80%
78	8.90%	+	0.70%	9.60%	10.30%	11.00%	11.70%	12.40%	13.10%	13.80%	14.50%	15.20%	15.90%	16.60%	17.30%	18.00%	18.70%	19.40%	22.90%
79	9.00%	+	0.70%	9.70%	10.40%	11.10%	11.80%	12.50%	13.20%	13.90%	14.60%	15.30%	16.00%	16.70%	17.40%	18.10%	18.80%	19.50%	23.00%
80	9.10%	+	0.75%	9.85%	10.60%	11.35%	12.10%	12.85%	13.60%	14.35%	15.10%	15.85%	16.60%	17.35%	18.10%	18.85%	19.60%	20.35%	24.10%

[1] Joint withdrawal percentages are 0.50% lower than for single withdrawals and are based on the age of the younger spouse.

As shown in the shaded section below, using Increasing Income: If you were 60 when you bought your annuity and you waited 10 years to begin receiving income, your withdrawal percentage would be 11.70%.

Increasing Income

Age	Initial payout percentage	+	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	5.10%	+	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%
51	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%
52	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%
53	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%
54	5.50%	+	0.45%	5.95%	6.40%	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%	14.50%
55	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%
56	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%
57	5.85%	+	0.50%	6.35%	6.85%	7.35%	7.85%	8.35%	8.85%	9.35%	9.85%	10.35%	10.85%	11.35%	11.85%	12.35%	12.85%	13.35%	15.85%
58	5.95%	+	0.50%	6.45%	6.95%	7.45%	7.95%	8.45%	8.95%	9.45%	9.95%	10.45%	10.95%	11.45%	11.95%	12.45%	12.95%	13.45%	15.95%
59	6.05%	+	0.50%	6.55%	7.05%	7.55%	8.05%	8.55%	9.05%	9.55%	10.05%	10.55%	11.05%	11.55%	12.05%	12.55%	13.05%	13.55%	16.05%
60	6.20%	+	0.55%	6.75%	7.30%	7.85%	8.40%	8.95%	9.50%	10.05%	10.60%	11.15%	11.70%	12.25%	12.80%	13.35%	13.90%	14.45%	17.20%
61	6.35%	+	0.55%	6.90%	7.45%	8.00%	8.55%	9.10%	9.65%	10.20%	10.75%	11.30%	11.85%	12.40%	12.95%	13.50%	14.05%	14.60%	17.35%
62	6.50%	+	0.55%	7.05%	7.60%	8.15%	8.70%	9.25%	9.80%	10.35%	10.90%	11.45%	12.00%	12.55%	13.10%	13.65%	14.20%	14.75%	17.50%
63	6.65%	+	0.55%	7.20%	7.75%	8.30%	8.85%	9.40%	9.95%	10.50%	11.05%	11.60%	12.15%	12.70%	13.25%	13.80%	14.35%	14.90%	17.65%
64	6.75%	+	0.55%	7.30%	7.85%	8.40%	8.95%	9.50%	10.05%	10.60%	11.15%	11.70%	12.25%	12.80%	13.35%	13.90%	14.45%	15.00%	17.75%
65	6.95%	+	0.60%	7.55%	8.15%	8.75%	9.35%	9.95%	10.55%	11.15%	11.75%	12.35%	12.95%	13.55%	14.15%	14.75%	15.35%	15.95%	18.95%
66	7.05%	+	0.60%	7.65%	8.25%	8.85%	9.45%	10.05%	10.65%	11.25%	11.85%	12.45%	13.05%	13.65%	14.25%	14.85%	15.45%	16.05%	19.05%
67	7.15%	+	0.60%	7.75%	8.35%	8.95%	9.55%	10.15%	10.75%	11.35%	11.95%	12.55%	13.15%	13.75%	14.35%	14.95%	15.55%	16.15%	19.15%
68	7.25%	+	0.60%	7.85%	8.45%	9.05%	9.65%	10.25%	10.85%	11.45%	12.05%	12.65%	13.25%	13.85%	14.45%	15.05%	15.65%	16.25%	19.25%
69	7.35%	+	0.60%	7.95%	8.55%	9.15%	9.75%	10.35%	10.95%	11.55%	12.15%	12.75%	13.35%	13.95%	14.55%	15.15%	15.75%	16.35%	19.35%
70	7.50%	+	0.65%	8.15%	8.80%	9.45%	10.10%	10.75%	11.40%	12.05%	12.70%	13.35%	14.00%	14.65%	15.30%	15.95%	16.60%	17.25%	20.50%
71	7.55%	+	0.65%	8.20%	8.85%	9.50%	10.15%	10.80%	11.45%	12.10%	12.75%	13.40%	14.05%	14.70%	15.35%	16.00%	16.65%	17.30%	20.55%
72	7.60%	+	0.65%	8.25%	8.90%	9.55%	10.20%	10.85%	11.50%	12.15%	12.80%	13.45%	14.10%	14.75%	15.40%	16.05%	16.70%	17.35%	20.60%
73	7.65%	+	0.65%	8.30%	8.95%	9.60%	10.25%	10.90%	11.55%	12.20%	12.85%	13.50%	14.15%	14.80%	15.45%	16.10%	16.75%	17.40%	20.65%
74	7.70%	+	0.65%	8.35%	9.00%	9.65%	10.30%	10.95%	11.60%	12.25%	12.90%	13.55%	14.20%	14.85%	15.50%	16.15%	16.80%	17.45%	20.70%
75	7.75%	+	0.70%	8.45%	9.15%	9.85%	10.55%	11.25%	11.95%	12.65%	13.35%	14.05%	14.75%	15.45%	16.15%	16.85%	17.55%	18.25%	21.75%
76	7.80%	+	0.70%	8.50%	9.20%	9.90%	10.60%	11.30%	12.00%	12.70%	13.40%	14.10%	14.80%	15.50%	16.20%	16.90%	17.60%	18.30%	21.80%
77	7.90%	+	0.70%	8.60%	9.30%	10.00%	10.70%	11.40%	12.10%	12.80%	13.50%	14.20%	14.90%	15.60%	16.30%	17.00%	17.70%	18.40%	21.90%
78	8.00%	+	0.70%	8.70%	9.40%	10.10%	10.80%	11.50%	12.20%	12.90%	13.60%	14.30%	15.00%	15.70%	16.40%	17.10%	17.80%	18.50%	22.00%
79	8.10%	+	0.70%	8.80%	9.50%	10.20%	10.90%	11.60%	12.30%	13.00%	13.70%	14.40%	15.10%	15.80%	16.50%	17.20%	17.90%	18.60%	22.10%
80	8.20%	+	0.75%	8.95%	9.70%	10.45%	11.20%	11.95%	12.70%	13.45%	14.20%	14.95%	15.70%	16.45%	17.20%	17.95%	18.70%	19.45%	23.20%

Must be accompanied by the Core Income 7® Annuity consumer brochure (CB95374-CM) or appropriate variation.

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 and will never be greater than the maximum rider charge percentage of 1.25%.

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

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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