

Dare to Compare™

About Dare to Compare™

Many financial professionals look to a fixed index annuity (FIA) for lifetime income withdrawal benefits that are available either at an additional cost or included at no extra charge.

However, not all income riders are alike. The fact is, the total value a client could receive from lifetime income withdrawals can vary substantially. It's important to understand what income options fit an individual client's needs when recommending an annuity product.

That's why Allianz Life Insurance Company of North America (Allianz) created Dare to Compare™, an online tool that can show you the total income potential over a client's life expectancy as compared to a hypothetical product or hypothetical retirement portfolio. This tool was created to show an Allianz® product against a hypothetical annuity based on the accuracy of the inputs you provide. It is not intended to represent any specific product.

How Dare to Compare™ annuity comparison works:

- Dare to Compare™ calculates how much total income throughout a client's life expectancy the contract could provide if the client waited until the specified period before starting income withdrawals, and lived to their life expectancy.¹
- It demonstrates the Allianz® FIA that would produce the highest total income throughout the client's life expectancy using current caps, rates, interest rate bonuses, and rider charges in four different scenarios (minimum income, average index interest credits, above-average index interest credits, and an estimated, hypothetical index interest credit provided solely by the representative). Keep in mind that these values are hypothetical in nature and your client's actual results will vary.²
- It also shows a hypothetical comparison to a fixed index annuity with an income rider. The assumptions for the hypothetical comparison fixed index annuity and income rider are provided by you and have not been verified by Allianz.

How Dare to Compare™ portfolio comparison works:

- Dare to Compare™ calculates the first year income amount generated by the Allianz® FIA (using the same scenarios described above) and a hypothetical retirement portfolio with an assumed average compounded rate of return and withdrawal percentage provided by you.
- It compares the two incomes by displaying the following information:
 - Portfolio average compounded rate of return required to match the Allianz® FIA income
 - Portfolio withdrawal percentage required to match the Allianz® FIA income
 - Initial portfolio amount needed to match the Allianz® FIA income
- Dare to Compare™ portfolio comparison only displays and compares the first year of income based on the information you enter. It does not take into consideration how long a portfolio of

assets would last based on withdrawal percentage entered nor does it account for the potential for income increases in the Allianz® fixed index annuity.

Dare to Compare™ is designed to highlight the income feature only and is for financial professional use only. In particular, it focuses on total potential income over life expectancy and initial income based on your choice of comparison. Dare to Compare™ will consider the three Allianz Preferred™ FIA products currently available: Allianz Benefit Control+™ Annuity, Allianz 360™ Annuity, and Allianz 222+™ Annuity. Additional Preferred products may be added to Dare to Compare™ in the future. We appreciate that you always make product recommendations to your clients based on a thorough comparison of all features and benefits that individual annuity products offer, including withdrawal charges. Please obtain and carefully review detailed product information, such as a Statement of Understanding, for any other product you are considering.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a bonus.

Any transaction that involves a recommendation to liquidate a securities product, including those within an IRA, 401(k), or other retirement plan for the purchase of an annuity or for other similar purposes, can be conducted only by individuals currently affiliated with a properly registered broker/dealer or registered investment adviser.

No need to visit the app store: You can add this calculator to your mobile device by launching it in your Web browser on your phone and adding it as a bookmark.

Questions? Please contact your Allianz® representative.

Case Information

Initial Premium
200000

Current Age
60

Age When Initial Income Payments Begin
65

Payout
leveling-income-single

Estimated Interest of FIA Over Lifetime
2.70

Hypothetical Portfolio

Rate of Return (Net of Fees and Expenses)
10

Withdrawal Percentage
4

[See Results](#)

Allianz Benefit Control+TM Annuity - Accelerated First Year Income

Allianz Benefit Control+TM Annuity - Accelerated
Calculated From Your Input
\$16,939.89
Allianz Benefit Control+TM Annuity - Accelerated
2.70%

Hypothetical Portfolio
Calculated From Your Input
\$12,884.08
Hypothetical Portfolio
10.00%

Rate of Return to Match Allianz Benefit Control+TM
Annuity - Accelerated
16.19%
- or -
Withdrawal % to Match Allianz Benefit Control+TM
Annuity - Accelerated
5.26%
- or -
Initial Portfolio Assets to Match Allianz Benefit
Control+TM Annuity - Accelerated
\$262,958.50

Minimum Guarantee (0% Interest)

\$12,220.00

Income amount and length of time income will last
not guaranteed.

Product

Allianz Benefit Control+[™] Annuity - Accelerated

▼

2.70% Annual Interest—per your input	\$16,939.89
0.00% Minimum income ³	\$12,220.00
1.25% Average index interest	\$14,252.50
1.85% Above average interest	\$15,319.64

Cumulative Years of Income

1

▼

Allianz Benefit Control+ [™] Annuity - Accelerated Cumulative Years of Income	
Based on your input	\$16,939.89

Case Information	
Age Provided	60
Years Before Income	5

Hypothetical Portfolio Details	
Initial Portfolio Assets	\$200,000.00
Rate of Return	10.00%
Withdrawal %	4.00%

¹ These examples show life expectancy based on the IRS Uniform Life Expectancy Table (Life expectancy table, Treas Reg 1.401(a)(9)-9). Individual life expectancy will vary.

² Past index performance illustrations assume the contract had been available on 1/1/1985, using actual historical S&P 500[®] Index data with a current monthly cap of 1.20%. This data is hypothetical only and assumes a contract was issued on every business day from 1/1/1950 through 12/31/2023; an interest credit over all possible 10-year periods was calculated. The average is the 50th percentile annualized interest credit for these periods (half of the index interest credits were higher and half the index interest credits were lower). The above-average example is the 75th percentile annualized index interest credits for these periods (25% of the index interest credits were higher and 75% of the index interest credits were lower). Other crediting methods may be available and may deliver different results. No one crediting

method will deliver the best performance in all market conditions. Please see the Statement of Understanding to get an explanation of the different crediting methods and how they perform in different market conditions.

The average and above-average index information reflects past performance only and should not be used to predict or project future performance. The trade off for potentially higher income over life expectancy with the Allianz® annuity may be a lower initial income.

³ For Allianz 360™ Annuity results, minimum income assumes the current rider charge for all years. Lifetime payments for Allianz 360™ are based on the accumulation value. The contract's accumulation value and guaranteed minimum value (in most states) will be reduced by the annual charge of the 360 Benefit rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

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The assumptions for the hypothetical comparison fixed index annuity and rider and hypothetical portfolio are provided by you and have not been verified by Allianz.

Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

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

These hypothetical examples assume that no withdrawals or additional premium payments are made. The minimum income assumes no interest was credited and current rider charge applied for all years.

The annual charge for the 360 Benefit rider is 0.95% of the contract's accumulation value, deducted monthly 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%.

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

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

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.

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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