

A Hypothetical Illustration of Fixed Index Annuity

Allianz 222 Annuity

With Allianz 222 Protected Income Value rider

Prepared for:

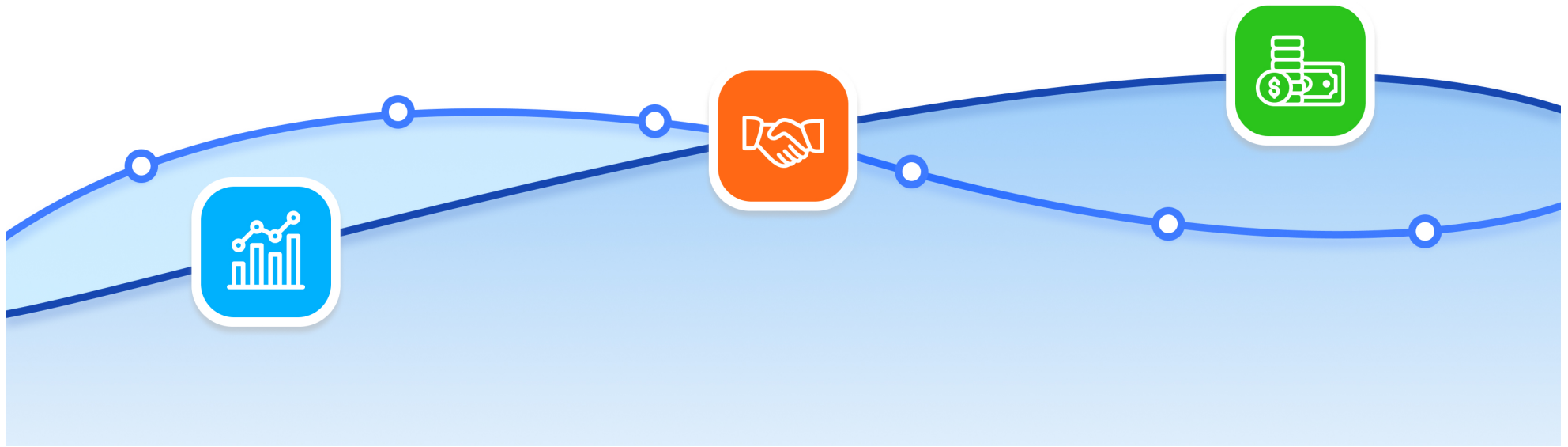
Valued Client
male, age 60

Prepared by:

Demo Agent

Prepared on:

04/09/2020 10:23 AM



Overview

Allianz 222 Annuity

INITIAL PREMIUM: \$100,000
PREMIUM TYPE: Non-qualified
FLEX PREMIUMS: 18 Months

CLIENT NAME: Valued Client
CLIENT AGE: 60
CLIENT GENDER: male
CLIENT STATE: CT

Allianz 222 Protected Income Value rider

RATE: 150% of Interest Rate
PERIOD: until age 95
WAIT PERIOD: 10y
FEE: None
BONUS: 10%
RIDER TYPE: Single
START LIFETIME WITHDRAWAL FROM AGE: 70

Strategy Allocations

1-Year S&P 500 Point-to-Point Cap

Allocation 100%

CAP: 2.25% TYPE: Point to Point RESET: Annual INDEX: S&P 500® Index AVERAGING: None

Guaranteed Values

Here's how the annuity might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate in all years.

Contract year	Age	Annual Withdrawal	EOY Accumulation Value	Interest Rate	Interest Credited	Surrender Value	Guaranteed Minimum Value	Total Fees	Death Benefit	Benefit Base	Payout Rate	Lifetime Income Withdrawal
1	60-61	\$0	\$100,000	0.00%	\$0	\$91,000	\$88,681	\$0	\$110,000	\$110,000	4.75%	\$0
2	61-62	\$0	\$100,000	0.00%	\$0	\$91,000	\$89,878	\$0	\$110,000	\$110,000	4.75%	\$0
3	62-63	\$0	\$100,000	0.00%	\$0	\$91,000	\$91,092	\$0	\$110,000	\$110,000	4.75%	\$0
4	63-64	\$0	\$100,000	0.00%	\$0	\$92,125	\$92,322	\$0	\$110,000	\$110,000	4.75%	\$0
5	64-65	\$0	\$100,000	0.00%	\$0	\$93,250	\$93,568	\$0	\$110,000	\$110,000	4.75%	\$0
6	65-66	\$0	\$100,000	0.00%	\$0	\$94,375	\$94,831	\$0	\$110,000	\$110,000	4.75%	\$0
7	66-67	\$0	\$100,000	0.00%	\$0	\$95,500	\$96,111	\$0	\$110,000	\$110,000	4.75%	\$0
8	67-68	\$0	\$100,000	0.00%	\$0	\$96,625	\$97,409	\$0	\$110,000	\$110,000	4.75%	\$0
9	68-69	\$0	\$100,000	0.00%	\$0	\$97,750	\$98,724	\$0	\$110,000	\$110,000	4.75%	\$0
10	69-70	\$0	\$100,000	0.00%	\$0	\$98,875	\$100,057	\$0	\$110,000	\$110,000	4.75%	\$0
11	70-71	\$5,775	\$94,225	0.00%	\$0	\$94,225	\$95,554	\$0	\$110,000	\$110,000	5.25%	\$5,775
12	71-72	\$5,775	\$88,450	0.00%	\$0	\$88,450	\$90,991	\$0	\$103,648	\$103,648	5.25%	\$5,775
13	72-73	\$5,775	\$82,675	0.00%	\$0	\$82,675	\$86,367	\$0	\$97,295	\$97,295	5.25%	\$5,775
14	73-74	\$5,775	\$76,900	0.00%	\$0	\$76,900	\$81,680	\$0	\$90,943	\$90,943	5.25%	\$5,775
15	74-75	\$5,775	\$71,125	0.00%	\$0	\$71,125	\$76,930	\$0	\$84,590	\$84,590	5.25%	\$5,775
16	75-76	\$5,775	\$65,350	0.00%	\$0	\$65,350	\$72,115	\$0	\$78,238	\$78,238	5.25%	\$5,775
17	76-77	\$5,775	\$59,575	0.00%	\$0	\$59,575	\$67,236	\$0	\$71,885	\$71,885	5.25%	\$5,775
18	77-78	\$5,775	\$53,800	0.00%	\$0	\$53,800	\$62,290	\$0	\$65,533	\$65,533	5.25%	\$5,775
19	78-79	\$5,775	\$48,025	0.00%	\$0	\$48,025	\$57,278	\$0	\$59,180	\$59,180	5.25%	\$5,775
20	79-80	\$5,775	\$42,250	0.00%	\$0	\$42,250	\$52,199	\$0	\$52,828	\$52,828	5.25%	\$5,775
21	80-81	\$5,775	\$36,475	0.00%	\$0	\$36,475	\$47,050	\$0	\$46,475	\$46,475	5.25%	\$5,775
22	81-82	\$5,775	\$30,700	0.00%	\$0	\$30,700	\$41,833	\$0	\$40,123	\$40,123	5.25%	\$5,775
23	82-83	\$5,775	\$24,925	0.00%	\$0	\$24,925	\$36,544	\$0	\$33,770	\$33,770	5.25%	\$5,775
24	83-84	\$5,775	\$19,150	0.00%	\$0	\$19,150	\$31,185	\$0	\$27,418	\$27,418	5.25%	\$5,775
25	84-85	\$5,775	\$13,375	0.00%	\$0	\$13,375	\$25,753	\$0	\$21,065	\$21,065	5.25%	\$5,775
26	85-86	\$5,775	\$7,600	0.00%	\$0	\$7,600	\$20,248	\$0	\$14,713	\$14,713	5.25%	\$5,775
27	86-87	\$5,775	\$1,825	0.00%	\$0	\$1,825	\$14,668	\$0	\$8,360	\$8,360	5.25%	\$5,775
28	87-88	\$5,775	\$0	0.00%	\$0	\$0	\$9,013	\$0	\$2,008	\$2,008	5.25%	\$5,775
29	88-89	\$5,775	\$0	0.00%	\$0	\$0	\$3,282	\$0	\$0	\$0	5.25%	\$5,775
30	89-90	\$5,775	\$0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	5.25%	\$5,775

Hypothetical Values – Most Recent 10-calendar year period

Here's how the annuity might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

Contract year	Age	Annual Withdrawal	EOY Accumulation Value	Interest Rate	Interest Credited	Surrender Value	Guaranteed Minimum Value	Total Fees	Death Benefit	Benefit Base	Payout Rate	Lifetime Income Withdrawal
1	60-61	\$0	\$102,250	2.25%	\$2,250	\$93,048	\$88,681	\$0	\$110,000	\$110,000	4.75%	\$0
2	61-62	\$0	\$102,250	0.00%	\$0	\$93,048	\$89,878	\$0	\$113,713	\$113,713	4.75%	\$0
3	62-63	\$0	\$104,551	2.25%	\$2,301	\$95,141	\$91,092	\$0	\$113,713	\$113,713	4.75%	\$0
4	63-64	\$0	\$106,903	2.25%	\$2,352	\$98,484	\$92,322	\$0	\$117,550	\$117,550	4.75%	\$0
5	64-65	\$0	\$109,308	2.25%	\$2,405	\$101,930	\$93,568	\$0	\$121,518	\$121,518	4.75%	\$0
6	65-66	\$0	\$109,308	0.00%	\$0	\$103,160	\$94,831	\$0	\$125,619	\$125,619	4.75%	\$0
7	66-67	\$0	\$111,768	2.25%	\$2,459	\$106,738	\$96,111	\$0	\$125,619	\$125,619	4.75%	\$0
8	67-68	\$0	\$114,283	2.25%	\$2,515	\$110,426	\$97,409	\$0	\$129,858	\$129,858	4.75%	\$0
9	68-69	\$0	\$114,283	0.00%	\$0	\$111,711	\$98,724	\$0	\$134,241	\$134,241	4.75%	\$0
10	69-70	\$0	\$116,854	2.25%	\$2,571	\$115,539	\$100,057	\$0	\$134,241	\$134,241	4.75%	\$0
11	70-71	\$7,286	\$112,034	2.25%	\$2,465	\$112,034	\$94,023	\$0	\$138,772	\$138,772	5.25%	\$7,286
12	71-72	\$7,531	\$104,502	0.00%	\$0	\$104,502	\$87,660	\$0	\$134,696	\$134,696	5.25%	\$7,531
13	72-73	\$7,531	\$99,153	2.25%	\$2,182	\$99,153	\$81,210	\$0	\$125,641	\$125,641	5.25%	\$7,531
14	73-74	\$7,786	\$93,423	2.25%	\$2,056	\$93,423	\$74,416	\$0	\$120,713	\$120,713	5.25%	\$7,786
15	74-75	\$8,048	\$87,295	2.25%	\$1,921	\$87,295	\$67,263	\$0	\$115,187	\$115,187	5.25%	\$8,048
16	75-76	\$8,320	\$78,975	0.00%	\$0	\$78,975	\$59,739	\$0	\$109,023	\$109,023	5.25%	\$8,320
17	76-77	\$8,320	\$72,245	2.25%	\$1,590	\$72,245	\$52,113	\$0	\$98,632	\$98,632	5.25%	\$8,320
18	77-78	\$8,601	\$65,076	2.25%	\$1,432	\$65,076	\$44,100	\$0	\$91,432	\$91,432	5.25%	\$8,601
19	78-79	\$8,891	\$56,185	0.00%	\$0	\$56,185	\$35,684	\$0	\$83,484	\$83,484	5.25%	\$8,891
20	79-80	\$8,891	\$48,358	2.25%	\$1,064	\$48,358	\$27,155	\$0	\$72,078	\$72,078	5.25%	\$8,891
21	80-81	\$9,191	\$40,049	2.25%	\$881	\$40,049	\$18,206	\$0	\$62,939	\$62,939	5.25%	\$9,191
22	81-82	\$9,501	\$30,547	0.00%	\$0	\$30,547	\$8,822	\$0	\$52,918	\$52,918	5.25%	\$9,501
23	82-83	\$9,501	\$21,519	2.25%	\$474	\$21,519	\$0	\$0	\$40,364	\$40,364	5.25%	\$9,501
24	83-84	\$9,822	\$11,961	2.25%	\$263	\$11,961	\$0	\$0	\$28,946	\$28,946	5.25%	\$9,822
25	84-85	\$10,154	\$1,848	2.25%	\$41	\$1,848	\$0	\$0	\$16,430	\$16,430	5.25%	\$10,154
26	85-86	\$10,496	\$0	0.00%	\$0	\$0	\$0	\$0	\$2,615	\$2,615	5.25%	\$10,496
27	86-87	\$10,496	\$0	2.25%	\$0	\$0	\$0	\$0	\$0	\$0	5.25%	\$10,496
28	87-88	\$10,850	\$0	2.25%	\$0	\$0	\$0	\$0	\$0	\$0	5.25%	\$10,850
29	88-89	\$11,217	\$0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	5.25%	\$11,217
30	89-90	\$11,217	\$0	2.25%	\$0	\$0	\$0	\$0	\$0	\$0	5.25%	\$11,217

1-Year S&P 500 Point-to-Point Cap

Allocation 100%

Here's how the annuity might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current rates for all periods.

MOST RECENT PERIOD

Annualized credited rate: **1.57%**

DATE	INTEREST RATE	ACCUM VALUE
12/31/2010	2.25%	\$102,250
12/31/2011	0%	\$102,250
12/31/2012	2.25%	\$104,551
12/31/2013	2.25%	\$106,903
12/31/2014	2.25%	\$109,308
12/31/2015	0%	\$109,308
12/31/2016	2.25%	\$111,768
12/31/2017	2.25%	\$114,283
12/31/2018	0%	\$114,283
12/31/2019	2.25%	\$116,854

HIGH PERIOD

Annualized credited rate: **2.02%**

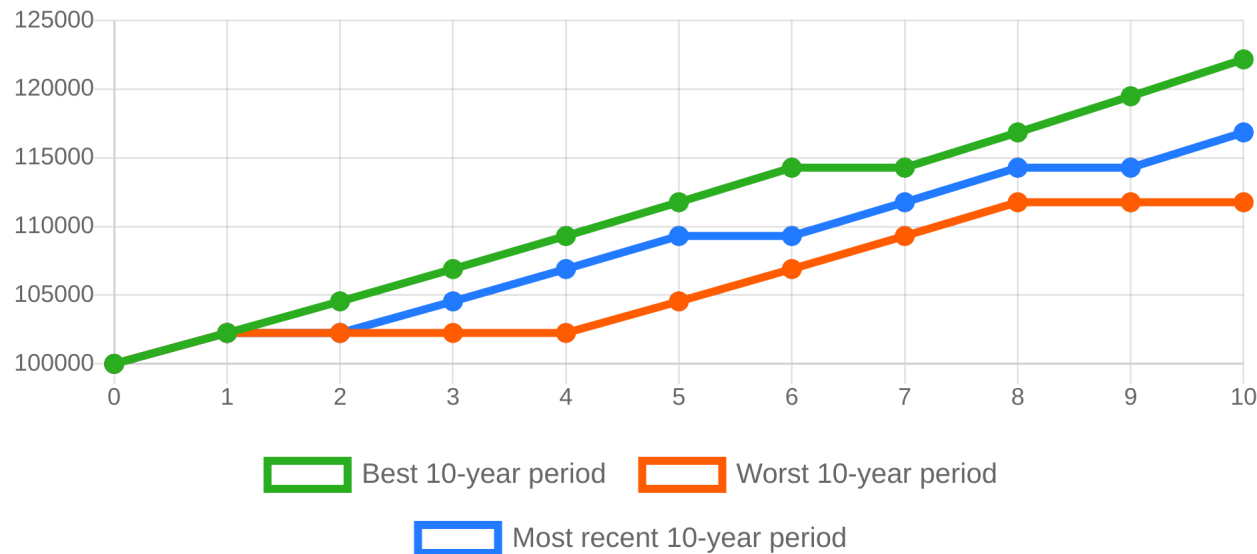
DATE	INTEREST RATE	ACCUM VALUE
03/05/2010	2.25%	\$102,250
03/05/2011	2.25%	\$104,551
03/05/2012	2.25%	\$106,903
03/05/2013	2.25%	\$109,308
03/05/2014	2.25%	\$111,768
03/05/2015	2.25%	\$114,283
03/05/2016	0%	\$114,283
03/05/2017	2.25%	\$116,854
03/05/2018	2.25%	\$119,483
03/05/2019	2.25%	\$122,171

LOW PERIOD

Annualized credited rate: **1.12%**

DATE	INTEREST RATE	ACCUM VALUE
03/09/2000	2.25%	\$102,250
03/09/2001	0%	\$102,250
03/09/2002	0%	\$102,250
03/09/2003	0%	\$102,250
03/09/2004	2.25%	\$104,551
03/09/2005	2.25%	\$106,903
03/09/2006	2.25%	\$109,308
03/09/2007	2.25%	\$111,768
03/09/2008	0%	\$111,768
03/09/2009	0%	\$111,768

Hypothetical Historical Account Value



Represents historical information only, which may not be used to predict future results. Annualized Credited Rate does not reflect any rider or contract charges.

Product Information

Allianz 222 Annuity

Income withdrawal benefits

After **10 contract years** can access the **Protected Income Value**, which includes premium bonuses, any interest bonuses, and any interest credits, by electing either **single** or **joint** lifetime income withdrawals.

To receive the **Allianz Income Multiplier Benefit**, you must be confined to a qualified hospital, nursing facility, or assisted living facility for at least 90 days in a consecutive 120-day period or if you 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. 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.

Allocation Charge

The annual charge is a percentage of the contract accumulation value and can range from a minimum of **0%** to a maximum of **1%**. The charge, assuming it is greater than 0%, is deducted from the contract's accumulation value and guaranteed minimum value (in most states) at the end of each contract year. The charge does not impact the contract Protected Income Value (PIV).

Death benefit

The lump-sum death benefit is equal to the greater of the contract's accumulation value, cumulative withdrawal amount, or guaranteed minimum value.

Additional riders and benefits

Nursing Home Benefit; Flexible Withdrawal Benefit Rider; Flexible Annuity Option Rider

The **premium bonus** and **interest bonus** are credited only to the Protected Income Value.

To receive the PIV(**15%**), including the bonus, the contract must be held for at least **10** contract years, and then lifetime income withdrawals must be taken. You will not receive the 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.

Income 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.

Available in states: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

Surrender Charge Schedule

Years Measured from Premium Payment:	1	2	3	4	5	6	7	8	9	10
Surrender Charge:	10%	10%	10%	8.75%	7.5%	6.25%	5%	3.75%	2.5%	1.25%

Allianz 222 Protected Income Value rider

Protected Income Value rider

The Protected Income Value (PIV) can receive two bonuses, a **premium** bonus on any premiums in the first **18 months** and an **interest bonus** of any earned fixed and / or indexed interest for as long as they own the contract.

After **10 contract years** can access the Protected Income Value, which includes premium bonuses, any interest bonuses, and any interest credits, 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 50% interest bonus.

Initial annual payments will be based on **client's age** at the **time** withdrawals begin.

No up front **fees**, sales **charges**, or annual rider **charges**.

Allianz Income Multiplier (AIM) benefit

The AIM benefit allows client to double their annual maximum lifetime 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, or if they are unable to perform at least **two** of the **six** activities of daily living (ADLs). 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.

Death benefit

The greater 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 over at least five years.

The Protected Income Value may be taken as annuity payments over a period of at least five years.

In Alaska, New Jersey, 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).

Definition and Key Terms

Accumulation Value reflects all the money you put into the annuity plus any interest credited, minus any money taken out (such as surrenders and any charges), and adjusted by any market value adjustments (MVA).

Cash Surrender Value is the value you would get if you cancelled (“cashed in”) your annuity. It’s equal to the pre-MVA Cash Surrender Value adjusted by any MVA if applicable. After last year in the Surrender Schedule, the Cash Surrender Value will be the same as the Accumulation Value. The Cash Surrender Value will never be less than the Guaranteed Minimum Value.

Guaranteed Minimum Value equals 87.5% of the premium you pay into your annuity. We credit interest to the Guaranteed Minimum Value at an annual rate no less than 1% for premium. Withdrawals and some fees and charges will decrease your Guaranteed Minimum Value dollar-for-dollar.

Allocation — the percentage of premium allocated to an index option or the fixed account.

Annual Withdrawal — the amount withdrawn from the policy during the policy year.

Bonus Account — the account where any premium bonus amount and interest thereon is deposited until it is vested.

Cap — the maximum interest rate that can be used to calculate the index rate. Also called index cap rate.

Death Benefit — the amount payable to the named beneficiary upon death of the owner. It is equal to the greater of the accumulation value plus any bonus account or the minimum guaranteed surrender value.

Fixed Account — premium allocated to this account earns a fixed interest rate that is declared by Ameritas. This rate may change but will never be less than 1.00%.

Interest Crediting Rates — shown are annual rates; however, interest is credited daily. The interest rates will be guaranteed for the Initial Interest Guarantee Period, subject to an MVA if applicable. After the Initial Interest Guarantee Period, a new renewal interest rate will be declared annually, but can never be less than the Minimum Guaranteed Interest Rate shown.

Participation Rate — a percentage that is multiplied by the percentage change in the index value used to calculate the index rate. Also called index participation rate.

Premium — the amount of money paid into the policy.

Required Minimum Distribution — the minimum amount that must be withdrawn from a tax-qualified policy each year, beginning the year the owner reaches age 70. Per company practice, if the required minimum distribution (RMD) attributable to the policy is greater than the penalty-free limit, it may be withdrawn without surrender charges, beginning the first policy year.

Index Information Report

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