

SERFF Tracking Number: ALLD-125968720 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41217  
 Company Tracking Number: CS50951-02-AR ET AL  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
 Product Name: Endurance 10/15 SOV Sch Pg filing  
 Project Name/Number: Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Endurance 10/15 SOV Sch Pg SERFF Tr Num: ALLD-125968720 State: ArkansasLH  
 filing

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 41217

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: CS50951-02-AR ET AL State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird  
 Authors: Mary Peterson, Patricia Evans Disposition Date: 01/06/2009  
 Date Submitted: 12/30/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Endurance 10/15 SOV Sch Pg filing  
 Project Number: Endurance 10/15 SOV Sch Pg filing  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 01/06/2009  
 State Status Changed: 01/06/2009  
 Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:

Deemer Date:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing – CS50951-02-AR et al

The following forms are attached for your review.

*SERFF Tracking Number:* ALLD-125968720 *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America *State Tracking Number:* 41217  
*Company Tracking Number:* CS50951-02-AR ET AL  
*TOI:* A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium  
*Product Name:* Endurance 10/15 SOV Sch Pg filing  
*Project Name/Number:* Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

CS50951-02-AR Contract Schedule Page

CS59951-02-AR Contract Schedule Page

The above referenced forms are new and may be used with previously approved forms or those that may be approved in the future. These forms will be sold through independently licensed agents and/or brokers in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

The forms below will only be used on newly issued contracts, based on market conditions. A revised actuarial certification regarding the standard nonforfeiture change made to the first and second pages of the SOV is attached.

Form CS50951-02-AR is a contract schedule page intended to be used with contract form C50915, previously approved by the Department on 9/8/2006, SERFF #SERT-6T5PNU150 (State Tr. #33622). The form lists variables associated with the contract. We certify that the only difference between this contract schedule and the previously approved contract schedule is the addition of variability for the minimum interest rate, and the form number. See the attached revised Statement of Variability for added variability and updated ranges.

Form CS59951-02-AR is a contract schedule page intended to be used with contract form C50915, previously approved by the Department on 9/8/2006, SERFF #SERT-6T5PNU150 (State Tr. #33622). The form lists variables associated with the contract. We certify that the only difference between this contract schedule and the previously approved contract schedule is the addition of variability for the minimum interest rate, and the form number. See the attached revised Statement of Variability for added variability and updated ranges.

Please find enclosed a revised Statement of Variability (SOV) document that replaces the version submitted with SERFF filing #ALLD-125303927 (State Tr. #36971), approved by the Department on 10-5-2007 and also used with

SERFF Tracking Number: ALLD-125968720 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41217  
 Company Tracking Number: CS50951-02-AR ET AL  
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.005 Limited Flexible Premium  
 Product Name: Endurance 10/15 SOV Sch Pg filing  
 Project Name/Number: Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

contract C50915. We have revised the SOV's ratings in the Minimum and Maximum columns.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.765.6306, or send a note electronically to me at patricia.evans@Allianzlife.com.

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst Patricia.Evans@Allianzlife.com  
 5701 Golden Hills Drive (763) 765-7135 [Phone]  
 Minneapolis, MN 55416 (763) 765-6306[FAX]

### Filing Company Information

Allianz Life Insurance Company of North America CoCode: 90611 State of Domicile: Minnesota  
 5701 Golden Hills Drive Group Code: 761 Company Type: 04  
 Minneapolis, MN 55416-1297 Group Name: State ID Number:  
 (800) 328-5601 ext. [Phone] FEIN Number: 41-1366075  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: \$75 is greater than \$40 (2 forms @ \$20/ea.)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	12/30/2008	24765054

*SERFF Tracking Number:* ALLD-125968720      *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America      *State Tracking Number:* 41217  
*Company Tracking Number:* CS50951-02-AR ET AL  
*TOI:* A02I Individual Annuities- Deferred Non-Variable      *Sub-TOI:* A02I.005 Limited Flexible Premium  
*Product Name:* Endurance 10/15 SOV Sch Pg filing  
*Project Name/Number:* Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	01/06/2009	01/06/2009

*SERFF Tracking Number:* ALLD-125968720 *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America *State Tracking Number:* 41217  
*Company Tracking Number:* CS50951-02-AR ET AL  
*TOI:* A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium  
*Product Name:* Endurance 10/15 SOV Sch Pg filing  
*Project Name/Number:* Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## **Disposition**

Disposition Date: 01/06/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125968720 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41217  
 Company Tracking Number: CS50951-02-AR ET AL  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
 Product Name: Endurance 10/15 SOV Sch Pg filing  
 Project Name/Number: Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Form</b>	Contract Schedule Page		Yes
<b>Form</b>	Contract Schedule Page		Yes

SERFF Tracking Number: ALLD-125968720 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41217  
 Company Tracking Number: CS50951-02-AR ET AL  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
 Product Name: Endurance 10/15 SOV Sch Pg filing  
 Project Name/Number: Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## Form Schedule

Lead Form Number: CS59951-02

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CS50951-02-AR	Schedule Pages	Contract Schedule Page	Initial		50	CS50951-02-AR.pdf
	CS59951-02-AR	Schedule Pages	Contract Schedule Page	Initial		50	CS59951-02-AR.pdf



CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation: [FTSE 100\*]  
 Crediting Method: [Annual Point-to-Point]  
 Premium Allocation Percentage: [8]%  
 Allocated ACV: \$[8,000]  
 Allocated EWB: \$[8,800]  
 Participation Rate: [100]% for all Contract Years  
 Cap: [6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [1.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Index Allocation: [Nasdaq-100®\*\*]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [6.75]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Index Allocation: [Nasdaq-100\*\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%

[Index Allocation: [Nasdaq-100\*\*]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [2]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

CONTRACT SCHEDULE (continued)

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [7]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Blended Index Allocation:] [Indexes and Index Weights for all Contract Years:]  
 [Dow Jones Industrials\*\*\*\* Weight of [35]]%,  
 FTSE 100\* Weight of [20]]%,  
 Lehman Brothers U.S. Aggregate Bond\*\*\*\*\* Weight of [35]]%,  
 Russell 2000 Weight of [10]]%  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Blended Index Allocation:] [Indexes and Index Weights for all Contract Years:]  
 [Dow Jones Industrials\*\*\*\* Weight of [35]]%,  
 FTSE 100\* Weight of [20]]%,  
 Lehman Brothers U.S. Aggregate Bond\*\*\*\*\* Weight of [35]]%,  
 Russell 2000 Weight of [10]]%  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[8,800]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

CONTRACT SCHEDULE (continued)

[Fixed Interest Allocation:]

[Premium Allocation Percentage:	[12]%]
[Allocated ACV:	[\$12,000]]
[Allocated EWB:	[\$13,200]]
[Current Credited Rate:	[1.5]% for the [first Contract Year], no less than [1.5]% thereafter]

[\*\*"FTSE", "FT-SE", "Footsie", "FTSE4Good", and "techMARK" are trade marks jointly owned by the London Stock Exchange Plc and the Financial Times and are used by the FTSE International Limited ("FTSE") under license. "All-World", "All-Share", and "All-Small" are trade marks of FTSE. The FTSE 100 is calculated by FTSE. FTSE does not sponsor, endorse, or promote this product and is not in any way connected to it and does not accept any liability in relation to its issue, operation and trading.]

[\*\*The Nasdaq-100®, Nasdaq-100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the Corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**]

[\*\*\* "Standard & Poor's®, "S&P®, "S&P 500®, "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.]

[\*\*\*\*"Dow Jones" and "Dow Jones Industrial Average<sup>SM</sup>" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America. Allianz Endurance 10 Annuity, based on the Dow Jones Industrial Average<sup>SM</sup>, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product(s).]

[\*\*\*\*\*Lehman Brothers (the "index sponsor") sponsors the Lehman Brothers U. S. Aggregate Index (the "Index"). Direct investment in the Index is not possible. The index sponsor does not sponsor, endorse, sell or promote the Allianz Endurance 10 Annuity ("the product") or make any representation regarding the advisability of investing in the product. The index sponsor has no responsibility for and does not participate in the management of the product.]

## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life		10 Yrs Certain & Life		20 Yrs Certain & Life	
				Male Ann.	Female Ann.	Male Ann.	Female Ann.	Male Ann.	Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

**GUARANTEED PURCHASE RATE TABLES (continued)**

TABLE 3, JOINT AND SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living. 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]		
Annuity Date:	[May 15, 2062]		

TABLE OF SURRENDER CHARGE PERCENTAGES

Duration of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	10.00%	10.00%	10.00%	8.75%	7.50%	6.25%	5.00%	3.75%	2.50%	1.25%	0.00%

Starting in Contract Year 4, the Surrender Charge Percentage will decrease by 1.25% on each Contract Anniversary, until Contract Year 11 when the Surrender Charge Percentage will equal 0.00%.

Values on the Contract Date:

Accumulation Value (ACV): \$[100,000]

Enhanced Withdrawal Benefit (EWB): \$[115,000]

Rates Applicable on the Contract Date:

Enhanced Withdrawal Benefit Bonus Percentage: [15]% for the first [three] Contract Years

Enhanced Interest Factor: [110]% for all Contract Years

Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: 90%

GMV Interest Rate: [1.5%-3% for any Index Allocation guaranteed for all Contract Years,  
1.5%-3% for any Interest Allocation guaranteed for all Contract Years]

After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

Lifetime Withdrawal Annual Withdrawal Percentage Table

Owner's Age if single exercise:

Ages [60 – 69]: [5]%

Ages [70 – 79]: [6]%

Ages [80 – 90]: [7]%

Younger Owner's Age if joint exercise:

Ages [60 – 69]: [4.5]%

Ages [70 – 79]: [5.5]%

Ages [80 -- 90]: [6.5]%

**ALLOCATION INFORMATION FOLLOWS**

CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,000]
Allocated EWB:	[\$9,200]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Nasdaq-100®**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]

CONTRACT SCHEDULE (continued)

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [7]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Blended Index Allocation:] [Indexes and Index Weights for all Contract Years:]  
 [Dow Jones Industrials\*\*\*\* Weight of [35]]%,  
 FTSE 100\* Weight of [20]]%,  
 Lehman Brothers U.S. Aggregate Bond\*\*\*\*\* Weight of [35]]%,  
 Russell 2000 Weight of [10]]%  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Blended Index Allocation:] [Indexes and Index Weights for all Contract Years:]  
 [Dow Jones Industrials\*\*\*\* Weight of [35]]%,  
 FTSE 100\* Weight of [20]]%,  
 Lehman Brothers U.S. Aggregate Bond\*\*\*\*\* Weight of [35]]%,  
 Russell 2000 Weight of [10]]%  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

CONTRACT SCHEDULE (continued)

[Fixed Interest Allocation:]

[Premium Allocation Percentage:	[12]%]
[Allocated ACV:	[\$[12,000]]]
[Allocated EWB:	[\$[13,800]]]
[Current Credited Rate:	[1.5]% for the [first Contract Year], no less than [1.5]% thereafter]

["FTSE", "FT-SE", "Footsie", "FTSE4Good", and "techMARK" are trade marks jointly owned by the London Stock Exchange Plc and the Financial Times and are used by the FTSE International Limited ("FTSE") under license. "All-World", "All-Share", and "All-Small" are trade marks of FTSE. The FTSE 100 is calculated by FTSE. FTSE does not sponsor, endorse, or promote this product and is not in any way connected to it and does not accept any liability in relation to its issue, operation and trading.]

["The Nasdaq-100®, Nasdaq-100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the Corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**]

["Standard & Poor's®, "S&P®, "S&P 500®, "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.]

["Dow Jones" and "Dow Jones Industrial Average<sup>SM</sup>" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America. Allianz Endurance 15 Annuity, based on the Dow Jones Industrial Average<sup>SM</sup>, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product(s).]

["Lehman Brothers (the "index sponsor") sponsors the Lehman Brothers U. S. Aggregate Index (the "Index"). Direct investment in the Index is not possible. The index sponsor does not sponsor, endorse, sell or promote the Allianz Endurance 15 Annuity ("the product") or make any representation regarding the advisability of investing in the product. The index sponsor has no responsibility for and does not participate in the management of the product.]

## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life		10 Yrs Certain & Life		20 Yrs Certain & Life		
			Male Ann.	Female Ann.	Male Ann.	Female Ann.	Male Ann.	Female Ann.	
5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30	
6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37	
7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45	
8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53	
9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60	
10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68	
11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76	
12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84	
13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91	
14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99	
15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06	
16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13	
17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19	
18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25	
19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30	
20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35	
21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39	
22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43	
23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46	
24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49	
25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51	
26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53	
27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55	
28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56	
29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57	
30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58	
		85	11.60	10.81	7.84	7.71	4.58	4.58	
		86	12.24	11.48	7.96	7.85	4.59	4.59	
		87	12.92	12.21	8.07	7.98	4.59	4.59	
		88	13.65	12.98	8.18	8.10	4.59	4.59	
		89	14.42	13.79	8.27	8.21	4.59	4.59	
		90	15.24	14.64	8.36	8.30	4.59	4.59]	

**GUARANTEED PURCHASE RATE TABLES (continued)**

TABLE 3, JOINT AND SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living. 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

*SERFF Tracking Number:* ALLD-125968720      *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America      *State Tracking Number:* 41217  
*Company Tracking Number:* CS50951-02-AR ET AL  
*TOI:* A02I Individual Annuities- Deferred Non-Variable      *Sub-TOI:* A02I.005 Limited Flexible Premium  
*Product Name:* Endurance 10/15 SOV Sch Pg filing  
*Project Name/Number:* Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125968720 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41217  
Company Tracking Number: CS50951-02-AR ET AL  
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
Product Name: Endurance 10/15 SOV Sch Pg filing  
Project Name/Number: Endurance 10/15 SOV Sch Pg filing/Endurance 10/15 SOV Sch Pg filing

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 12/30/2008

#### Comments:

#### Attachments:

Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf  
Certificate of Readability.pdf

### Review Status:

**Satisfied -Name:** Application 12/30/2008

#### Comments:

CS50951-02-AR and CS59951-02-AR will be used with Supplemental Application A9 approved on 2/12/07, SERFF #ALLD-125095663.

### Review Status:

**Satisfied -Name:** Statement of Variability 12/30/2008

#### Comments:

#### Attachments:

CS50951-02-AR SOV.pdf  
CS59951-02-AR SOV.pdf

## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



---

Martin G. Kline  
AVP – Director of Product Filing

December 30, 2008

Contract Form Numbers:  
CS50951-02-AR  
CS59951-02-AR

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
CS50951-02-AR	50
CS59951-02-AR	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.



Date: December 29, 2008

Martin G. Kline, AVP Product Development

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

Contract holder specific variable information such as name, dates, etc., is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

<b>Page</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
3	Enhanced Withdrawal Benefit Bonus Percentage	1%	20%	10%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Withdrawal Benefit Bonus Time Period	1 year	50 years	3 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Interest Factor	100%	200%	110%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate: for any Index Allocation	1.5%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <p>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p>b) is the 125 basis points</p> <p>c) is the Equity Index offset</p> <ul style="list-style-type: none"> <li>• The Equity Index offset will not exceed the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The indexed interest rate will be rounded to the nearest 5 basis points</li> <li>• The resulting indexed interest rate will be no lower than 1.5%</li> <li>• The resulting indexed interest rate will be no greater than 3%</li> <li>• A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</li> </ul> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Guaranteed Minimum Value – Interest Rate for Interest Allocations	1.5%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b), where:</p> <p>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p>b) is the 125 basis points</p> <ul style="list-style-type: none"> <li>• The indexed interest rate will be rounded to the nearest 5 basis points</li> <li>• The resulting indexed interest rate will be no lower than 1.5%</li> <li>• The resulting indexed interest rate will be no greater than 3%</li> <li>• A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</li> </ul> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands if single exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if single exercise	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands (Younger Owner) if joint exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if joint exercise	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns
3A	Index Allocation	N/A	N/A	•S&P 500 •NASDAQ-100 •FTSE 100 •Blended Index	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	•Annual Point- to-Point •Monthly Sum •Monthly Average	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Index Allocation: Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Index Allocation: Initial Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A	Index Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Index Allocation: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Index Allocation: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	5%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Initial Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3B	Blended Index Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Guaranteed Cap	3%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Interest Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as interest rates or other factors.
3D, 9	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4, 7	Premium Limitation – Allowable Period	1 year	50 years	3 years	Contract duration	Varies with market conditions and profitability concerns
4	Premium Limitation – Additional Premium minimum	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Premium Limitation – Additional Premium Cumulative limit	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium allocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing reallocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
10	Partial Surrender – Penalty-Free Partial Surrender Annual Limit Percentage	0%	20%	10%	Contract duration	Varies with market conditions, penalty free partial surrenders subject to constraints.
11	Enhanced Withdrawals: earliest election year	eighth	eleventh	eighth	Contract duration	Varies with market conditions and profitability concerns.
11	Notification Period for selecting an Enhanced Withdrawal Option.	1 day	60 days	30 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS50951-02-AR, Rider Form R50951, Rider Form R91008**

<b>Page</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
12, 13	Minimum Enhanced Withdrawal Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Notification Period for stopping Scheduled Withdrawal Payments	1 day	60 days	30 days before scheduled payment	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Initial Maximum Scheduled Withdrawal	0%	20%	10%	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12, 13	Notification Period for changing an Enhanced Withdrawal Option.	1 day	60 days	30 days before a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
17	Duplicate Contract – Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

Contract holder specific variable information such as name, dates, etc., is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

<b>Page</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
3	Enhanced Withdrawal Benefit Bonus Percentage	1%	20%	15%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Withdrawal Benefit Bonus Time Period	1 year	50 years	3 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Interest Factor	100%	200%	110%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate: for any Index Allocation	1.5%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <p>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p>b) is the 125 basis points</p> <p>c) is the Equity Index offset</p> <ul style="list-style-type: none"> <li>• The Equity Index offset will not exceed the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The indexed interest rate will be rounded to the nearest 5 basis points</li> <li>• The resulting indexed interest rate will be no lower than 1.5%</li> <li>• The resulting indexed interest rate will be no greater than 3%</li> <li>• A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</li> </ul> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Guaranteed Minimum Value – Interest Rate for Interest Allocations	1.5%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b), where:</p> <p>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p>b) is the 125 basis points</p> <ul style="list-style-type: none"> <li>• The indexed interest rate will be rounded to the nearest 5 basis points</li> <li>• The resulting indexed interest rate will be no lower than 1.5%</li> <li>• The resulting indexed interest rate will be no greater than 3%</li> <li>• A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</li> </ul> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands if single exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if single exercise	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands (Younger Owner) if joint exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if joint exercise	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns
3A	Index Allocation	N/A	N/A	<ul style="list-style-type: none"> <li>•S&amp;P 500</li> <li>•NASDAQ-100</li> <li>•FTSE 100</li> <li>•Blended Index</li> </ul>	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	<ul style="list-style-type: none"> <li>•Annual Point- to-Point</li> <li>•Monthly Sum</li> <li>•Monthly Average</li> </ul>	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Initial Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Current Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Guaranteed Annual Spread	3%	20%	5%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Initial Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3B	Blended Index Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Guaranteed Cap	3%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Interest Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as interest rates or other factors.
3D, 9	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4, 7	Premium Limitation – Allowable Period	1 year	50 years	3 years	Contract duration	Varies with market conditions and profitability concerns
4	Premium Limitation – Additional Premium minimum	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Premium Limitation – Additional Premium Cumulative limit	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium allocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing reallocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
10	Partial Surrender – Penalty-Free Partial Surrender Annual Limit Percentage	0%	20%	10%	Contract duration	Varies with market conditions, penalty free partial surrenders subject to constraints.
11	Enhanced Withdrawals: earliest election year	eighth	eleventh	eleventh	Contract duration	Varies with market conditions and profitability concerns.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C50915, Contract Schedule Form CS59951-02-AR,**  
**Rider Form R50951, Rider Form R91008**

<b>Page</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
11	Notification Period for selecting an Enhanced Withdrawal Option.	1 day	60 days	30 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12, 13	Minimum Enhanced Withdrawal Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Notification Period for stopping Scheduled Withdrawal Payments	1 day	60 days	30 days before scheduled payment	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Initial Maximum Scheduled Withdrawal	0%	20%	10%	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12, 13	Notification Period for changing an Enhanced Withdrawal Option.	1 day	60 days	30 days before a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
17	Duplicate Contract – Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies