

SERFF Tracking Number: ALLE-126034708 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41568
 Company Tracking Number: PS52453-01 ET AL
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
 Adjustable Life
 Product Name: GenDex Foundation PS52453-01 Filing
 Project Name/Number: GenDex Foundation PS52453-01 Filing/GenDex Foundation PS52453-01 Filing

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: GenDex Foundation PS52453- SERFF Tr Num: ALLE-126034708 State: Arkansas

01 Filing

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 41568
 Adjustable Life Closed

Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: PS52453-01 ET AL State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Mary Peterson, Patricia Evans

Disposition Date: 02/17/2009

Date Submitted: 02/13/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GenDex Foundation PS52453-01 Filing
 Project Number: GenDex Foundation PS52453-01 Filing
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 02/17/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/17/2009

Created By: Patricia Evans

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Patricia Evans

Filing Description:

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

Individual Life Filing – PS52453-01 – Policy Schedule

SERFF Tracking Number: ALLE-126034708 State: Arkansas
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The above referenced form is new and may be used with previously approved forms or those forms that may be approved in the future. This form will be illustrated and sold through independently licensed agents and/or brokers in all markets. This form is being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

This form is 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.

This form will only be used on newly issued policies, based on market conditions.

Form PS52453-01 is a policy schedule that is intended to replace policy schedule form PS52453, previously approved on 7/18/2008 under SERFF filing #ALLE-125736959. This form was revised to:

- change the Guaranteed Policy Protection Period from a set number of years for everyone to a number of years based on the age of the insured;
- add an Accumulation Value bonus;
- add the previously approved Additional Term Rider as an option;
- add the previously approved Other Insured Term Rider as an option;
- add the previously approved Waiver of Monthly Deduction Rider as an option;
- delete the Enhanced Liquidity Rider as an option;
- add an annually declared Minimum Annual Interest Rate option;
- bracket the Guaranteed Interest Rate; and
- replace "Lehman" references with "Barclays Capital."

This policy schedule is intended to be used with policy form P52451-01-AR, previously approved on 7/17/2008 under SERFF filing #ALLE-125718329. When this policy schedule is attached, it is considered another product ([GenDex Foundation]). There are three Death Benefit Factor Tables depending on the owner's choice of Guideline Premium or CVAT, as well as the age of the Insured, when the policy is issued. This form lists variables associated with the policy. Please refer to the Statement of Variability for an explanation of the variability.

We certify that this submission does not affect the actuarial materials submitted with policy form P52451-01, previously approved as indicated above, and rider form PR91033, previously approved on 7/18/2008 under SERFF filing #ALLE-125736959; therefore, new actuarial materials are not being submitted.

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

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 patricia.evans@Allianzlife.com.

Sincerely,

Patricia Evans
 Compliance Analyst

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: 05
 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: Retaliatory fee is greater than state's fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	02/13/2009	25720291

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/17/2009	02/17/2009

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Project Name/Number: GenDex Foundation PS52453-01 Filing/GenDex Foundation PS52453-01 Filing

Disposition

Disposition Date: 02/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Policy Schedule		Yes

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Form Schedule

Lead Form Number: PS52453-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PS52453-01	Schedule Pages	Policy Schedule	Initial		50.000	PS52453-01.pdf

POLICY SCHEDULE

Coverage is guaranteed to the end of Policy Year [twenty] if the Policy Protection Test as described in the policy is met. Coverage may expire after the Guaranteed Policy Protection Period if subsequent premiums are insufficient to continue coverage.

INSURED:	[John Doe]	POLICY DATE:	[11/01/2008]
POLICY NUMBER:	[870152]	MONTHLY ANNIVERSARY DATE:	[01]
INITIAL SPECIFIED AMOUNT:	[\$1,500,000]	DEATH BENEFIT OPTION:	[A]
FIRST PREMIUM:	[\$6,750.00]	ISSUE AGE AND GENDER:	[35 Male]
PLANNED PREMIUM:	[\$6,750.00]	MAXIMUM COVERAGE AGE:	[120]
MINIMUM MONTHLY PREMIUM:	[\$562.50]	MAXIMUM ISSUE AGE:	[80]
PREMIUM RATE CLASS:	[Super Preferred NT]	PAYMENT MODE:	[Annual]

GUARANTEED POLICY PROTECTION PERIOD: [11/01/2008 – 10/31/2028]
 [POLICY SCHEDULE CHANGE DATE (this Policy
 Schedule replaces any previously issued Policy Schedule): [M/D/YYYY]]
 OWNER AND BENEFICIARY: As named on the application or as later changed

DEDUCTED CHARGES:

Monthly Expense Charge: \$[7.50] per policy, per month until the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age and \$[0.05] per \$1,000 of the initial Specified Amount, per month for Policy Years one through [10]. [X.XX] per \$1,000 of the initial amount of the applicable Specified Amount Increase, per month for Policy Years [X] through [X].]

Guaranteed maximum Monthly Expense Charge is \$10 per policy, per month and \$[0.05] per \$1,000 of the initial Specified Amount, per month until the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age. [X.XX] per \$1,000 of the initial amount of the applicable Specified Amount Increase, per month until the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age.]

Premium Charge: [5]% of premium in the first Policy Year. [5]% of premium in all subsequent Policy Years until the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age. The guaranteed maximum Premium Charge for any Policy Year is 10%.

Monthly Asset Based Charge: [.0625]% of Allocated Current Value in an Index Allocation.

MISCELLANEOUS CHARGES:

Maximum Illustration Charge: \$25
 Maximum Change of Premium Rate Class Charge: \$100
 Maximum Duplicate Policy Charge: \$25

FULL SURRENDER CHARGES:

Policy Year	Amount	Policy Year	Amount
[1	[\$32,355.00]	9	[\$15,090.00]
2	[\$30,195.00]	10	[\$12,930.00]
3	[\$28,035.00]	11	[\$10,785.00]
4	[\$25,875.00]	12	[\$8,625.00]
5	[\$23,715.00]	13	[\$6,465.00]
6	[\$21,570.00]	14	[\$4,305.00]
7	[\$19,410.00]	15	[\$2,145.00]
8	[\$17,250.00]	16	[\$0.00]]

MINIMUM PARTIAL SURRENDER: \$500

MAXIMUM PARTIAL SURRENDER CHARGE: \$50.00

MINIMUM TERMINAL ILLNESS ACCELERATED BENEFIT: \$10,000

MAXIMUM TERMINAL ILLNESS ACCELERATED BENEFIT: \$[1,000,000]

ACCUMULATION VALUE BONUS RATES (Guaranteed at [.15]% for Policy Years 10 and later):

Policy Year	Accumulation Value Bonus Rate
[10 – 19	[.15]%
20+	[.30]%]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

	Effective Date	Guaranteed Monthly Rider Cost Charge	Rider Specified Amount
[Additional Term Rider	11/01/2008	As described in Rider	[\$XXX]
[Other Insured Term Rider	11/01/2008	As described in Rider	Jane Doe, standard nontobacco [\$XXX] Joe Doe, standard tobacco [\$XXX] Joan Doe, standard nontobacco [\$XXX] Jim Doe, standard nontobacco [\$XXX]
[Child Term Rider	11/01/2008	[\$12.00]	[\$XXX]
[Long Term Care Accelerated Benefit Rider Long Term Care Eligible Amount Cap: \$[1,000,000] Long Term Care Benefit Percentage: [4]%	11/01/2008	[\$1.42] per \$1,000	[\$XXX]
[Waiver of Specified Premium Rider Waiver Amount: \$[XX.XX] Minimum Waiver Amount: \$[300]	11/01/2008	As described in Rider]	
[Waiver of Monthly Deduction Rider	11/01/2008	As described in Rider	Sum of the Specified Amount and Rider Specified Amounts of any Additional Term Rider and Other Insured Term Rider]
[Loan Protection Rider	11/01/2008	No Monthly Rider Cost Charge]	
[No Lapse Guarantee Rider	11/01/2008	[0.30] per \$1,000]	

SPECIFIED AMOUNT INCREASES AND MINIMUMS:

Minimum Specified Amount: \$[100,000]

Minimum Specified Amount Increase: \$[50,000]

Net Amount at Risk increase limit is the lesser of:

1. \$[25,000]; or
2. [two] times the Net Amount at Risk prior to the payment of the premium.

MORTALITY TABLE BASIS: 2001 Commissioners' Standard Ordinary [Male/Female], [Smoker/Nonsmoker] Mortality Tables.

Table Multiplier: (See Table of Guaranteed Maximum Standard Monthly Cost of Insurance Rates): [1]

[Flat Extra per \$1000 of Specified Amount Band: \$0 for x months]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

PREMIUM:

Minimum Payment: \$[25]

[Index Allocation: Standard & Poor's 500* Index
Crediting Method: Annual Point-to-Point
Allocation Percentage: [20]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Annual Cap: [12]% for the first Policy Year, subsequent annual Caps will not be less than [3].%.]

[Index Allocation: Standard & Poor's 500* Index
Crediting Method: Monthly Sum
Allocation Percentage: [10]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Monthly Cap: [4]% for the first Policy Year subsequent monthly Caps will not be less than [1].%.]

[Index Allocation: Nasdaq-100** Index
Crediting Method: Annual Point-to-Point
Allocation Percentage: [10]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Annual Cap: [12]% for the first Policy Year, subsequent annual Caps will not be less than [3].%.]

[Index Allocation: Nasdaq-100** Index
Crediting Method: Monthly Sum
Allocation Percentage: [10]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Monthly Cap: [4]% for the first Policy Year, subsequent monthly Caps will not be less than [1].%.]

[Index Allocation: EURO STOXX 50*** Index
Crediting Method: Annual Point-to-Point
Allocation Percentage: [10]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Annual Cap: [12]% for the first Policy Year, subsequent annual Caps will not be less than [3].%.]

[Index Allocation: EURO STOXX 50*** Index
Crediting Method: Monthly Sum
Allocation Percentage: [10]%
Initial Index Value: [1,000]
Participation Rate: [100]% for all Policy Years
Monthly Cap: [4]% for the first Policy Year, subsequent monthly Caps will not be less than [1].%.]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[Blended Index Allocation:

Indexes and Index Weights for all Policy Years

Dow Jones Industrials**** Weight of [35]%,
Initial Index Value: [1,000]

Barclays Capital US Aggregate Bond***** Weight of [35]%,
Initial Index Value: [1,000]

EURO STOXX 50*** Weight of [20]%,
Initial Index Value: [1,000]

Russell 2000 Weight of [10]%,
Initial Index Value: [1,000]

Crediting Method: Annual Point-to-Point
Allocation Percentage: [10]%
Participation Rate: [100]% for all Policy Years
Annual Cap: [12%] for the first Policy Year, subsequent annual Caps will not be less than [3].]

[Blended Index Allocation:

Indexes and Index Weights for all Policy Years

Dow Jones Industrials**** Weight of [35]%,
Initial Index Value: [1,000]

EURO STOXX 50*** Weight of [20]%,
Initial Index Value: [1,000]

Barclays Capital US Aggregate Bond***** Weight of [35]%,
Initial Index Value: [1,000]

Russell 2000 Weight of [10]%,
Initial Index Value: [1,000]

Crediting Method: Monthly Average
Allocation Percentage: [10]%
Participation Rate: [200]% for the first Policy Year, subsequent Participation Rates will not be less than [25].]

Minimum Annual Interest Rate:

[3]% for the first Policy Year. Minimum Annual Interest Rates for subsequent Policy Years are shown on your Annual Report.

[Interest Allocation:

Allocation Percentage: [10]%]

Guaranteed Interest Rate:

[2]%]

POLICY LOANS:

Index Allocation Loans

For loan balances allocated to Index Allocations, the loan interest rate charged is [6]% in advance. The loan interest rate credited is the Interest Rate credited to the Current Value.

Interest Allocation and Interim Interest Account Loans

During Policy Years 1 through 10, loan balances allocated to the Interest Allocation or the Interim Interest Account are charged the loan interest rate of [4]% in advance. The loan interest rate credited is [2]% annually.

Preferred Policy Loans

After Policy Year 10, loan balances allocated to the Interest Allocation or the Interim Interest Account are charged the loan interest rate of 2% in advance. The loan interest rate credited is 2% annually.

On and after the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age, all loan balances are charged the loan interest rate of 2% in advance. The loan interest rate credited is 2% annually. On or after the Policy Anniversary when the Insured's Age equals the Maximum Coverage Age, Preferred Policy Loans do not participate in Index Allocations.

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

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[***** Barclays Capital (the "index sponsor") sponsors the Barclays Capital US Aggregate Bond Index (the "Index"). Direct investment in the Index is not possible. The index sponsor does not sponsor, endorse, sell or promote the [Allianz GenDex Foundation] Life Insurance ("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.]

[All information on this page pertains to the No Lapse Guarantee Rider

Monthly Guaranteed Death Benefit Test Factors

Policy Year	Monthly Guaranteed Death Benefit Test Factors
[1-20 21+	1.002466270 1.010766337]

Monthly Rider Test Premiums

Current \$[37.50]
Guaranteed \$[37.50]

**Premium Factor A: [35]%
Premium Factor B: [15]%
Premium Factor Limit: \$[6,750.00]**

POLICY SCHEDULE (continued)

[All information on this page pertains to the No Lapse Guarantee Rider

Monthly Test Premiums

Attained Age	Monthly Test Premium	Attained Age	Monthly Test Premium
[35	86.29	78	5,238.58
36	97.13	79	5,842.98
37	108.87	80	6,516.94
38	119.71	81	7,249.63
39	131.46	82	8,025.68
40	142.30	83	8,873.11
41	154.04	84	9,815.39
42	167.59	85	10,863.38
43	182.05	86	12,016.16
44	199.22	87	13,262.00
45	219.09	88	14,586.44
46	242.58	89	15,975.92
47	268.78	90	17,359.99
48	295.88	91	18,722.37
49	321.18	92	20,149.80
50	346.48	93	21,654.92
51	374.48	94	23,240.45
52	406.10	95	24,810.63
53	443.14	96	26,343.76
54	483.80	97	27,977.17
55	533.49	98	29,719.00
56	586.79	99	31,577.36
57	644.61	100	33,352.62
58	706.04	101	34,927.31
59	770.19	102	36,602.28
60	888.54	103	38,382.95
61	988.82	104	40,264.81
62	1,105.36	105	42,246.95
63	1,232.75	106	44,351.05
64	1,365.55	107	46,583.44
65	1,503.78	108	48,952.25
66	1,643.81	109	51,462.90
67	1,790.17	110	54,121.71
68	1,944.65	111	56,938.63
69	2,118.11	112	59,919.97
70	2,320.48	113	63,074.77
71	2,566.22	114	66,408.45
72	2,853.51	115	69,930.04
73	3,156.16	116	73,645.87
74	3,481.40	117	77,564.08
75	3,835.55	118	81,690.07
76	4,234.86	119	86,014.82
77	4,699.23	120	90,381.13
		121+	0.00]]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[TABLE OF DEATH BENEFIT FACTORS (CVAT - Issue Ages 18+)]

Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco	Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	8.53	6.86	9.92	7.89					
19	8.26	6.64	9.57	7.62					
20	8.00	6.43	9.24	7.35	60	2.11	1.87	2.37	2.02
21	7.74	6.23	8.92	7.09	61	2.05	1.83	2.30	1.97
22	7.49	6.03	8.61	6.85	62	1.99	1.79	2.24	1.92
23	7.25	5.84	8.30	6.61	63	1.94	1.74	2.17	1.88
24	7.01	5.65	8.01	6.38	64	1.89	1.71	2.11	1.84
25	6.78	5.48	7.73	6.16	65	1.84	1.67	2.06	1.79
26	6.55	5.30	7.46	5.94	66	1.79	1.64	2.00	1.75
27	6.34	5.14	7.20	5.74	67	1.75	1.60	1.95	1.71
28	6.13	4.98	6.94	5.54	68	1.70	1.57	1.90	1.68
29	5.92	4.82	6.70	5.35	69	1.66	1.54	1.85	1.64
30	5.72	4.67	6.47	5.17	70	1.62	1.51	1.80	1.61
31	5.53	4.52	6.24	4.99	71	1.58	1.48	1.76	1.57
32	5.34	4.37	6.02	4.82	72	1.55	1.45	1.71	1.54
33	5.16	4.23	5.81	4.66	73	1.51	1.42	1.67	1.51
34	4.98	4.09	5.61	4.50	74	1.48	1.40	1.63	1.48
35	4.81	3.96	5.41	4.35	75	1.45	1.37	1.59	1.46
36	4.64	3.83	5.23	4.20	76	1.42	1.35	1.56	1.43
37	4.49	3.70	5.05	4.06	77	1.39	1.33	1.52	1.41
38	4.33	3.58	4.87	3.93	78	1.36	1.31	1.49	1.38
39	4.18	3.46	4.70	3.80	79	1.34	1.29	1.46	1.36
40	4.04	3.35	4.54	3.67	80	1.32	1.27	1.43	1.34
41	3.90	3.25	4.39	3.55	81	1.29	1.25	1.40	1.32
42	3.77	3.14	4.24	3.44	82	1.27	1.24	1.37	1.30
43	3.64	3.04	4.09	3.32	83	1.25	1.22	1.35	1.28
44	3.52	2.95	3.95	3.22	84	1.24	1.21	1.32	1.26
45	3.40	2.86	3.82	3.11	85	1.22	1.19	1.30	1.25
46	3.29	2.77	3.69	3.01	86	1.20	1.18	1.28	1.23
47	3.18	2.69	3.57	2.92	87	1.19	1.17	1.26	1.22
48	3.08	2.61	3.45	2.83	88	1.17	1.16	1.24	1.21
49	2.98	2.54	3.34	2.74	89	1.16	1.15	1.22	1.19
50	2.88	2.46	3.23	2.66	90	1.15	1.14	1.20	1.18
51	2.79	2.39	3.12	2.58	91	1.14	1.13	1.19	1.17
52	2.70	2.32	3.02	2.51	92	1.13	1.12	1.17	1.16
53	2.62	2.25	2.93	2.43	93	1.12	1.11	1.15	1.14
54	2.53	2.19	2.84	2.37	94	1.11	1.10	1.13	1.13
55	2.46	2.13	2.75	2.30	95	1.10	1.09	1.12	1.11
56	2.38	2.08	2.67	2.24	96	1.09	1.08	1.10	1.09
57	2.31	2.02	2.59	2.18	97	1.07	1.07	1.08	1.08
58	2.24	1.97	2.51	2.13	98	1.05	1.05	1.06	1.05
59	2.17	1.92	2.44	2.07	99	1.02	1.02	1.02	1.02
					100+	1.00	1.00	1.00	1.00]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[TABLE OF DEATH BENEFIT FACTORS (CVAT - Issue Ages 0-17)]

Insured's Age	Male	Female	Insured's Age	Male	Female
0	15.54	18.44	50	2.82	3.17
1	15.09	17.86	51	2.73	3.07
2	14.61	17.26	52	2.64	2.97
3	14.11	16.66	53	2.56	2.88
4	13.61	16.07	54	2.48	2.79
5	13.12	15.49	55	2.41	2.70
6	12.64	14.94	56	2.33	2.62
7	12.19	14.40	57	2.27	2.55
8	11.75	13.88	58	2.20	2.47
9	11.32	13.38	59	2.14	2.40
10	10.91	12.90	60	2.08	2.34
11	10.52	12.44	61	2.02	2.27
12	10.14	11.99	62	1.96	2.21
13	9.78	11.57	63	1.91	2.15
14	9.44	11.16	64	1.86	2.09
15	9.11	10.76	65	1.82	2.03
16	8.81	10.39	66	1.77	1.98
17	8.52	10.02	67	1.73	1.93
18	8.25	9.67	68	1.69	1.88
19	7.98	9.34	69	1.65	1.83
20	7.73	9.01	70	1.61	1.79
21	7.48	8.70	71	1.57	1.74
22	7.24	8.39	72	1.54	1.70
23	7.01	8.10	73	1.50	1.66
24	6.78	7.82	74	1.47	1.62
25	6.56	7.54	75	1.44	1.58
26	6.34	7.28	76	1.41	1.55
27	6.13	7.02	77	1.38	1.51
28	5.93	6.78	78	1.36	1.48
29	5.74	6.54	79	1.33	1.45
30	5.55	6.31	80	1.31	1.42
31	5.36	6.09	81	1.29	1.39
32	5.18	5.88	82	1.27	1.37
33	5.00	5.68	83	1.25	1.34
34	4.83	5.48	84	1.23	1.32
35	4.67	5.29	85	1.22	1.30
36	4.51	5.11	86	1.20	1.28
37	4.36	4.93	87	1.19	1.26
38	4.21	4.76	88	1.17	1.24
39	4.06	4.60	89	1.16	1.22
40	3.93	4.44	90	1.15	1.20
41	3.79	4.29	91	1.14	1.19
42	3.67	4.15	92	1.13	1.17
43	3.55	4.01	93	1.12	1.15
44	3.43	3.87	94	1.11	1.13
45	3.32	3.74	95	1.10	1.12
46	3.21	3.62	96	1.09	1.10
47	3.11	3.50	97	1.07	1.08
48	3.01	3.38	98	1.05	1.06
49	2.91	3.27	99	1.02	1.02
			100+	1.00	1.00

[TABLE OF DEATH BENEFIT FACTORS (Guideline)]

Insured's		Insured's	
Age	Factor	Age	Factor
0-40	2.50	70	1.15
41	2.43	71	1.13
42	2.36	72	1.11
43	2.29	73	1.09
44	2.22	74	1.07
45	2.15	75	1.05
46	2.09	76	1.05
47	2.03	77	1.05
48	1.97	78	1.05
49	1.91	79	1.05
50	1.85	80	1.05
51	1.78	81	1.05
52	1.71	82	1.05
53	1.64	83	1.05
54	1.57	84	1.05
55	1.50	85	1.05
56	1.46	86	1.05
57	1.42	87	1.05
58	1.38	88	1.05
59	1.34	89	1.05
60	1.30	90	1.05
61	1.28	91	1.04
62	1.26	92	1.03
63	1.24	93	1.02
64	1.22	94	1.01
65	1.20	95+	1.00]
66	1.19		
67	1.18		
68	1.17		
69	1.16		

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[The Monthly Mortality Cost Charge rates are based on the Insured's Age at the beginning of each Policy Year, the Insured's gender and the Insured's tobacco classification, and are per \$1000 Net Amount at Risk.

GUARANTEED MAXIMUM STANDARD MONTHLY COST OF INSURANCE RATES (Issue Ages 18+)

Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco	Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	0.08	0.10	0.04	0.04					
19	0.08	0.10	0.04	0.05					
20	0.08	0.11	0.04	0.05	70	2.14	3.35	1.48	2.64
21	0.08	0.11	0.04	0.05	71	2.37	3.64	1.63	2.87
22	0.08	0.12	0.04	0.06	72	2.64	3.99	1.78	3.13
23	0.08	0.13	0.04	0.06	73	2.93	4.34	1.96	3.41
24	0.08	0.13	0.04	0.06	74	3.24	4.72	2.15	3.71
25	0.08	0.14	0.04	0.07	75	3.59	5.14	2.36	4.02
26	0.09	0.15	0.05	0.07	76	3.97	5.62	2.60	4.36
27	0.09	0.15	0.05	0.07	77	4.42	6.17	2.85	4.73
28	0.09	0.15	0.05	0.08	78	4.95	6.80	3.14	5.13
29	0.09	0.15	0.05	0.08	79	5.55	7.51	3.45	5.56
30	0.09	0.15	0.06	0.09	80	6.22	8.29	3.84	6.10
31	0.09	0.15	0.06	0.10	81	6.96	9.13	4.32	6.77
32	0.09	0.15	0.06	0.10	82	7.74	10.00	4.83	7.46
33	0.09	0.16	0.07	0.11	83	8.61	10.94	5.38	8.18
34	0.09	0.16	0.07	0.12	84	9.59	12.02	5.99	8.93
35	0.09	0.17	0.08	0.13	85	10.69	13.26	6.61	9.63
36	0.10	0.18	0.08	0.14	86	11.92	14.63	7.35	10.44
37	0.10	0.19	0.09	0.15	87	13.28	16.11	8.28	11.47
38	0.11	0.21	0.09	0.16	88	14.74	17.68	9.26	12.51
39	0.12	0.22	0.10	0.17	89	16.31	19.34	10.26	13.47
40	0.13	0.24	0.10	0.18	90	17.90	20.97	11.00	14.03
41	0.14	0.27	0.11	0.20	91	19.50	22.55	11.72	14.48
42	0.15	0.29	0.12	0.21	92	21.21	24.21	12.92	15.48
43	0.17	0.33	0.13	0.23	93	23.05	25.96	14.58	16.91
44	0.18	0.36	0.14	0.25	94	25.04	27.87	16.70	18.95
45	0.20	0.40	0.15	0.27	95	27.07	29.85	19.07	21.43
46	0.22	0.44	0.16	0.30	96	29.09	31.77	21.47	23.86
47	0.24	0.47	0.18	0.34	97	31.31	33.85	23.07	25.34
48	0.25	0.49	0.20	0.38	98	33.75	36.10	23.96	25.94
49	0.27	0.52	0.22	0.43	99	36.43	38.55	25.83	27.58
50	0.29	0.56	0.25	0.48	100	39.08	40.91	28.32	29.86
51	0.31	0.61	0.27	0.53	101	41.51	42.98	31.12	32.40
52	0.35	0.67	0.31	0.59	102	44.18	45.22	34.33	35.25
53	0.39	0.75	0.34	0.66	103	47.11	47.65	37.99	38.44
54	0.43	0.84	0.37	0.73	104	50.33	50.50	42.17	42.28
55	0.49	0.93	0.41	0.80	105	53.87	54.03	46.85	46.96
56	0.54	1.03	0.45	0.88	106	57.80	57.96	51.93	52.04
57	0.60	1.12	0.50	0.96	107	62.19	62.35	57.45	57.56
58	0.65	1.21	0.55	1.04	108	67.13	67.28	63.48	63.59
59	0.71	1.31	0.59	1.13	109	72.70	72.85	70.21	70.32
60	0.79	1.44	0.65	1.22	110	79.05	79.19	77.56	77.66
61	0.88	1.59	0.70	1.32	111	83.33	83.33	83.33	83.33
62	0.99	1.77	0.76	1.43	112	83.33	83.33	83.33	83.33
63	1.11	1.96	0.82	1.53	113	83.33	83.33	83.33	83.33
64	1.23	2.15	0.89	1.65	114	83.33	83.33	83.33	83.33
65	1.36	2.34	0.97	1.78	115	83.33	83.33	83.33	83.33
66	1.50	2.53	1.05	1.92	116	83.33	83.33	83.33	83.33
67	1.63	2.71	1.14	2.07	117	83.33	83.33	83.33	83.33
68	1.78	2.90	1.24	2.24	118	83.33	83.33	83.33	83.33
69	1.94	3.11	1.36	2.43	119	83.33	83.33	83.33	83.33
					120	83.33	83.33	83.33	83.33

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[The Monthly Mortality Cost Charge rates are based on the Insured's Age at the beginning of each Policy Year and the Insured's gender, and are per \$1000 Net Amount at Risk.

GUARANTEED MAXIMUM STANDARD MONTHLY COST OF INSURANCE RATES (Issue Ages 0 – 17)

Insured's Age	Male	Female	Insured's Age	Male	Female	Insured's Age	Male	Female
0	0.06	0.04	40	0.14	0.11	80	6.43	3.97
1	0.04	0.03	41	0.16	0.12	81	7.17	4.46
2	0.03	0.02	42	0.17	0.13	82	7.97	4.97
3	0.02	0.02	43	0.19	0.14	83	8.84	5.52
4	0.02	0.02	44	0.21	0.15	84	9.82	6.13
5	0.02	0.02	45	0.23	0.16	85	10.94	6.75
6	0.02	0.02	46	0.25	0.18	86	12.18	7.49
7	0.02	0.02	47	0.27	0.20	87	13.54	8.42
8	0.02	0.02	48	0.29	0.22	88	15.00	9.40
9	0.02	0.02	49	0.30	0.24	89	16.57	10.39
10	0.02	0.02	50	0.33	0.27	90	18.16	11.11
11	0.02	0.02	51	0.36	0.30	91	19.76	11.82
12	0.03	0.02	52	0.39	0.33	92	21.46	13.01
13	0.03	0.03	53	0.44	0.37	93	23.30	14.66
14	0.04	0.03	54	0.49	0.41	94	25.28	16.77
15	0.06	0.03	55	0.55	0.45	95	27.29	19.14
16	0.07	0.03	56	0.61	0.49	96	29.31	21.54
17	0.07	0.03	57	0.67	0.54	97	31.51	23.14
18	0.08	0.04	58	0.72	0.59	98	33.93	24.01
19	0.08	0.04	59	0.79	0.64	99	36.59	25.87
20	0.08	0.04	60	0.87	0.70	100	39.22	28.35
21	0.08	0.04	61	0.97	0.76	101	41.62	31.14
22	0.09	0.04	62	1.09	0.82	102	44.25	34.33
23	0.09	0.04	63	1.22	0.88	103	47.15	37.99
24	0.09	0.04	64	1.35	0.96	104	50.34	42.17
25	0.09	0.05	65	1.49	1.03	105	53.88	46.85
26	0.10	0.05	66	1.62	1.12	106	57.81	51.93
27	0.10	0.05	67	1.77	1.22	107	62.21	57.45
28	0.10	0.05	68	1.92	1.32	108	67.14	63.48
29	0.10	0.06	69	2.09	1.44	109	72.71	70.21
30	0.10	0.06	70	2.28	1.57	110	79.06	77.56
31	0.09	0.06	71	2.52	1.72	111	83.33	83.33
32	0.10	0.07	72	2.80	1.88	112	83.33	83.33
33	0.10	0.07	73	3.09	2.06	113	83.33	83.33
34	0.10	0.08	74	3.40	2.26	114	83.33	83.33
35	0.10	0.08	75	3.75	2.47	115	83.33	83.33
36	0.11	0.09	76	4.15	2.71	116	83.33	83.33
37	0.12	0.10	77	4.61	2.97	117	83.33	83.33
38	0.12	0.10	78	5.14	3.26	118	83.33	83.33
39	0.13	0.11	79	5.75	3.58	119	83.33	83.33
						120	83.33	83.33]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[The Monthly Mortality Cost Charge rates are based on the Insured's Age at the beginning of each Policy Year, the Insured's gender and the Insured's tobacco classification, and are per \$1000 Net Amount at Risk.

**GUARANTEED MAXIMUM STANDARD MONTHLY COST OF INSURANCE RATES
(Simplified Issue, Issue Ages 18+)**

Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco	Insured's Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	0.10	0.12	0.04	0.05					
19	0.10	0.13	0.05	0.06					
20	0.10	0.14	0.05	0.06	70	2.67	4.18	1.85	3.30
21	0.10	0.14	0.05	0.07	71	2.96	4.55	2.03	3.59
22	0.10	0.15	0.05	0.07	72	3.30	4.99	2.23	3.92
23	0.10	0.16	0.05	0.07	73	3.66	5.42	2.45	4.27
24	0.10	0.16	0.05	0.08	74	4.06	5.90	2.69	4.64
25	0.10	0.17	0.05	0.08	75	4.48	6.43	2.95	5.03
26	0.11	0.18	0.06	0.09	76	4.97	7.02	3.24	5.45
27	0.11	0.19	0.06	0.09	77	5.53	7.71	3.57	5.91
28	0.11	0.19	0.06	0.10	78	6.19	8.51	3.92	6.41
29	0.11	0.19	0.07	0.11	79	6.94	9.39	4.31	6.95
30	0.11	0.19	0.07	0.11	80	7.78	10.37	4.80	7.63
31	0.11	0.19	0.07	0.12	81	8.70	11.41	5.40	8.46
32	0.11	0.19	0.08	0.13	82	9.68	12.50	6.04	9.33
33	0.11	0.20	0.08	0.14	83	10.77	13.68	6.72	10.22
34	0.11	0.21	0.09	0.15	84	11.99	15.03	7.48	11.16
35	0.12	0.21	0.10	0.17	85	13.37	16.58	8.26	12.03
36	0.12	0.23	0.10	0.18	86	14.91	18.29	9.19	13.05
37	0.13	0.24	0.11	0.19	87	16.60	20.14	10.34	14.34
38	0.14	0.26	0.11	0.20	88	18.43	22.11	11.58	15.64
39	0.15	0.28	0.12	0.21	89	20.38	24.17	12.83	16.84
40	0.16	0.30	0.13	0.23	90	22.37	26.21	13.75	17.53
41	0.17	0.33	0.14	0.24	91	24.37	28.19	14.65	18.10
42	0.19	0.37	0.15	0.26	92	26.51	30.26	16.15	19.35
43	0.21	0.41	0.16	0.29	93	28.82	32.45	18.22	21.14
44	0.23	0.45	0.17	0.31	94	31.31	34.84	20.87	23.69
45	0.25	0.50	0.19	0.34	95	33.83	37.31	23.83	26.78
46	0.28	0.55	0.21	0.38	96	36.37	39.71	26.84	29.83
47	0.30	0.58	0.23	0.42	97	39.14	42.31	28.84	31.68
48	0.31	0.61	0.25	0.47	98	42.19	45.13	29.95	32.43
49	0.33	0.65	0.28	0.53	99	45.54	48.19	32.28	34.48
50	0.36	0.70	0.31	0.60	100	48.85	51.14	35.40	37.33
51	0.39	0.76	0.34	0.66	101	51.89	53.73	38.90	40.50
52	0.43	0.84	0.38	0.74	102	55.22	56.53	42.91	44.06
53	0.48	0.94	0.42	0.82	103	58.89	59.56	47.48	48.05
54	0.54	1.05	0.47	0.91	104	62.91	63.12	52.72	52.85
55	0.61	1.17	0.51	1.00	105	67.34	67.54	58.56	58.70

56	0.68	1.29	0.57	1.10	106	72.25	72.45	64.92	65.05
57	0.74	1.40	0.62	1.19	107	77.74	77.94	71.82	71.95
58	0.81	1.51	0.68	1.30	108	83.33	83.33	79.35	79.48
59	0.89	1.64	0.74	1.41	109	83.33	83.33	83.33	83.33
60	0.99	1.80	0.81	1.52	110	83.33	83.33	83.33	83.33
61	1.10	1.99	0.88	1.65	111	83.33	83.33	83.33	83.33
62	1.24	2.21	0.95	1.78	112	83.33	83.33	83.33	83.33
63	1.39	2.45	1.03	1.92	113	83.33	83.33	83.33	83.33
64	1.54	2.69	1.11	2.06	114	83.33	83.33	83.33	83.33
65	1.71	2.93	1.21	2.22	115	83.33	83.33	83.33	83.33
66	1.87	3.16	1.31	2.40	116	83.33	83.33	83.33	83.33
67	2.04	3.39	1.43	2.59	117	83.33	83.33	83.33	83.33
68	2.22	3.62	1.55	2.80	118	83.33	83.33	83.33	83.33
69	2.43	3.88	1.69	3.03	119	83.33	83.33	83.33	83.33
					120	83.33	83.33	83.33	83.33]

POLICY SCHEDULE (continued)

POLICY NUMBER: [870152]

[The Monthly Mortality Cost Charge rates are based on the Insured's Age at the beginning of each Policy Year and the Insured's gender, and are per \$1000 Net Amount at Risk.

**GUARANTEED MAXIMUM STANDARD MONTHLY COST OF INSURANCE RATES
(Simplified Issue, Issue Ages 0 – 17)**

Insured's Age	Male	Female	Insured's Age	Male	Female	Insured's Age	Male	Female
0	0.08	0.04	40	0.18	0.14	80	8.04	4.96
1	0.05	0.03	41	0.19	0.15	81	8.97	5.57
2	0.03	0.02	42	0.21	0.16	82	9.96	6.22
3	0.03	0.02	43	0.24	0.17	83	11.05	6.90
4	0.02	0.02	44	0.26	0.19	84	12.28	7.67
5	0.02	0.02	45	0.29	0.20	85	13.67	8.44
6	0.02	0.02	46	0.32	0.23	86	15.22	9.37
7	0.02	0.02	47	0.34	0.25	87	16.92	10.52
8	0.02	0.02	48	0.36	0.28	88	18.76	11.76
9	0.02	0.02	49	0.38	0.31	89	20.72	12.99
10	0.03	0.02	50	0.41	0.34	90	22.71	13.89
11	0.03	0.03	51	0.44	0.38	91	24.70	14.78
12	0.04	0.03	52	0.49	0.42	92	26.83	16.27
13	0.04	0.03	53	0.54	0.46	93	29.12	18.32
14	0.05	0.04	54	0.61	0.51	94	31.60	20.96
15	0.07	0.04	55	0.68	0.56	95	34.12	23.92
16	0.08	0.04	56	0.76	0.62	96	36.64	26.93
17	0.09	0.04	57	0.83	0.68	97	39.39	28.93
18	0.10	0.05	58	0.90	0.74	98	42.41	30.02
19	0.10	0.05	59	0.99	0.81	99	45.74	32.34
20	0.10	0.05	60	1.09	0.87	100	49.03	35.44
21	0.11	0.05	61	1.21	0.95	101	52.02	38.93
22	0.11	0.05	62	1.36	1.02	102	55.32	42.91
23	0.11	0.05	63	1.52	1.11	103	58.94	47.48
24	0.11	0.06	64	1.69	1.19	104	62.93	52.72
25	0.11	0.06	65	1.86	1.29	105	67.35	58.56
26	0.12	0.06	66	2.03	1.40	106	72.27	64.92
27	0.12	0.06	67	2.21	1.52	107	77.76	71.82
28	0.12	0.07	68	2.40	1.65	108	83.33	79.35
29	0.12	0.07	69	2.61	1.80	109	83.33	83.33
30	0.12	0.07	70	2.85	1.96	110	83.33	83.33
31	0.12	0.08	71	3.15	2.15	111	83.33	83.33
32	0.12	0.08	72	3.49	2.35	112	83.33	83.33
33	0.12	0.09	73	3.86	2.57	113	83.33	83.33
34	0.12	0.10	74	4.26	2.82	114	83.33	83.33
35	0.13	0.10	75	4.69	3.09	115	83.33	83.33
36	0.14	0.11	76	5.18	3.39	116	83.33	83.33
37	0.14	0.12	77	5.76	3.71	117	83.33	83.33
38	0.16	0.13	78	6.43	4.07	118	83.33	83.33
39	0.17	0.13	79	7.19	4.47	119	83.33	83.33
						120	83.33	83.33

SERFF Tracking Number: ALLE-126034708 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41568
 Company Tracking Number: PS52453-01 ET AL
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
 Adjustable Life
 Product Name: GenDex Foundation PS52453-01 Filing
 Project Name/Number: GenDex Foundation PS52453-01 Filing/GenDex Foundation PS52453-01 Filing

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Certificate of Readability.pdf		
Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Life application, AR-UL3, was approved on 4/5/05, SERFF File #SERT-69QQTC695.		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		

SERFF Tracking Number: ALLE-126034708 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 41568
Company Tracking Number: PS52453-01 ET AL
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: GenDex Foundation PS52453-01 Filing
Project Name/Number: GenDex Foundation PS52453-01 Filing/GenDex Foundation PS52453-01 Filing

Attachment:

PS52453-01 Statement of Variability.pdf

CERTIFICATE OF READABILITY

Contract Form	Flesch Score
PS52453-01	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: February 10, 2009

Martin G. Kline, AVP Product Development

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

February 13, 2009

Contract Form Numbers:
PS52453-01

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit
Policy Schedule Form PS52453-01

The variable items within the policy forms that affect policy values are shown below.
Note: The bracketed fields that are policy holder specific are not included, as they vary based on insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Guaranteed Policy Protection Period	5 years	30 years	If age =<50, then 20 years; If age is 51-60, then 15 years; If age =>61, then 10 years	Policy duration	This value is variable to allow for changes in the cost of the secondary guarantee due to reserving requirements, market conditions, and underlying mortality.
3	Maximum Coverage Age	N/A	N/A	120	Policy duration	This value is variable in order for the Company to update if mortality tables go beyond 120 years.
3	Maximum Issue Age	60	100	80	Policy duration	This value is variable in order to allow flexibility for changes in company risk tolerance, older age mortality, and underwriting.
3	Monthly Expense Charge	<ul style="list-style-type: none"> • \$0 per policy • \$0 per \$1,000 of Specified Amount per month in years 1 through 5 	<ul style="list-style-type: none"> • \$10.00 per policy • \$4 per \$1,000 of Specified Amount per month until the Insured's Age equals the Maximum Coverage Age 	<ul style="list-style-type: none"> • \$7.50 per policy • \$0.05 per \$1,000 of Specified Amount per month in years 1 through 10 	Policy duration	Guaranteed not to increase, but may be assessed up to the Maximum Coverage Age. Varies based on the age, gender, risk class of the insured as well as the size of the policy.
3	Premium Charge	0%	10%	<ul style="list-style-type: none"> • 5% of premium in the first policy year • 5% of premium in all subsequent policy years until the Insured's Age equals the Maximum Coverage Age 	Policy 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	Monthly Asset Based Charge	0%	.0833%	.0625% of Allocated Current Value in an Index Allocation	Policy 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	Surrender Charges	N/A	N/A	See policy schedule and actuarial memorandum	Surrender period	Fixed at time of issue and will not change except as a result of changes to the policy. If changed, a new policy schedule will be provided to the policy holder.

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Flexible Premium Adjustable Life Insurance Policy with an Index Benefit
Policy Schedule Form PS52453-01

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Maximum Terminal Illness Accelerated Benefit	\$500,000	\$3,000,000	\$1,000,000	Policy duration	This value is variable based on the Company's max risk tolerance.
3	Accumulation Value Bonus Rate Guarantee	.10%	.50%	.15%	Policy 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	Accumulation Value Bonus Rates	.10% in policy years 10+	.50% in policy years 10+	<ul style="list-style-type: none"> • .15% in policy years 10-19 • .30% in policy years 20+ 	Policy 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.
3A	Rider-Specific Charges	N/A	N/A	N/A	Policy duration, if applicable	Riders listed on policy schedule page 3A are available riders. Fields will be suppressed unless the specific rider is issued.
3A	Minimum Specified Amount	\$50,000	\$250,000	\$100,000	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Minimum Specified Amount Increase	\$25,000	\$100,000	\$50,000	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Net Amount at Risk increase limit	\$10,000 or one times the NAR before premium	\$50,000 or three times the NAR before premium	\$25,000 or two times the NAR before premium	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.
3A	Flat Extras	N/A	N/A	N/A	Policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3A	Minimum Payment Accepted	\$0	\$100	\$25	Policy 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.
3B, C	Index Allocation	N/A	N/A	S&P 500 NASDAQ-100 EURO STOXX 50 Blended Allocation	Policy duration unless the index is discontinued or changed substantially	The name of the index is left variable due to policy holder choice.

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Flexible Premium Adjustable Life Insurance Policy with an Index Benefit
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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3B, C	Crediting Method	N/A	N/A	Annual Point-to-Point Monthly Sum Monthly Average	Policy duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to policy holder choice.
3B, C	Participation Rate – Annual Point-to-Point	50%	200%	100% for all policy years	Policy duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors. Changes to the current participation rate will be shown on the annual report.
3B, C	Participation Rate – Monthly Sum	50%	200%	100% for all policy years	Policy duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors. Changes to the current participation rate will be shown on the annual report.
3B, C	Participation Rate – Monthly Average	Guaranteed Participation Rate – Monthly Average	N/A	200% for the first policy year	Policy year	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors. Changes to the current participation rate will be shown on the annual report.
3B, C	Guaranteed Participation Rate – Monthly Average	25%	50%	25%	Policy duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3B, C	Cap – Annual Point-to-Point	Guaranteed Cap – Annual Point-to-Point	N/A	12% for the first policy year	Policy year	The Cap is variable to allow for changes in market conditions such as option costs or other factors. Changes to the current caps will be shown on the annual report.
3B, C	Guaranteed Cap – Annual Point-to-Point	3%	10%	3%	Policy duration	The Cap is variable to allow for changes in market conditions such as option costs or other factors.
3B, C	Cap – Monthly Sum	Guaranteed Cap – Monthly Sum	N/A	4% for the first policy year	Policy year	The Cap is variable to allow for changes in market conditions such as option costs or other factors. Changes to the current caps will be shown on the annual report.
3B, C	Guaranteed Cap – Monthly Sum	1%	5%	1%	Policy duration	The Cap is variable to allow for changes in market conditions such as option costs or other factors.

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Flexible Premium Adjustable Life Insurance Policy with an Index Benefit
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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Lehman Aggregate Bond EURO STOXX 50 Russell 2000	Policy duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index.
3C	Blended Index Allocation: Weights	N/A	N/A	35% 35% 20% 10%	Policy duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3C	Minimum Annual Interest Rate	0%	5%	0% if 0% option is selected, 3% if annually declared option is selected	Policy duration	The value is left variable due to policy holder choice. We may change the annually guaranteed floor options we make available in response to market conditions such as interest rates and other factors.
3C	Guaranteed Interest Rate	0.25%	2%	2%	Policy Duration	Varies with market conditions, interest rates or other factors. Will only change for new issues.
3C	Index Allocation Loan Interest	5%	7.4% charged in advance	6% charged in advance	Policy 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. Calculated as: $1 - (1 + \text{rate})^{-1}$
3C	Interest Allocation and Interim Interest Account Loan Interest	2%	6%	4% charged in advance during policy years 1 to 10	Policy 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. Calculated as: $1 - (1 + \text{rate})^{-1}$
3D	Index Disclaimer	N/A	N/A	N/A	Policy duration	Text will only change if required due to our agreements with the index/corporations.
3D, E	Rider-Specific Test Factors, Test Premiums, Premium Factors, and Monthly Test Premiums – No Lapse Guarantee Rider	N/A	N/A	N/A	Policy duration, if applicable	Fields are variable based on policy holder specifics. Fields will be suppressed unless No Lapse Guarantee Rider is issued.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3F – 3H	Table of Death Benefit Factors	N/A	N/A	N/A	Policy duration	There are multiple versions displayed to account for CVAT versus Guideline and different mortality used for simplified issue versus fully underwritten mortality as well as 0-17 versus 18+ issue ages. Tables that are not applicable will be suppressed.
3I – 3J	Guaranteed Maximum COI Rates	N/A	N/A	N/A	Policy duration	There are multiple versions displayed to account for different mortality used for 0-17 versus 18+ issue ages. Table that is not applicable will be suppressed.