

SERFF Tracking Number: ALLE-126292289 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 43442
Company Tracking Number: GENDEX SERIES SOV 2009
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: GenDex Series SOV filing 2009
Project Name/Number: GenDex Series SOV filing 2009/GenDex Series SOV filing 2009

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: GenDex Series SOV filing 2009 SERFF Tr Num: ALLE-126292289 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 43442

Adjustable Life For Informational Purposes

Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: GENDEX SERIES State Status: Filed-Closed

SOV 2009

Filing Type: Form

Reviewer(s): Linda Bird

Author: Patricia Evans

Disposition Date: 09/14/2009

Date Submitted: 09/08/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: GenDex Series SOV filing 2009

Status of Filing in Domicile: Pending

Project Number: GenDex Series SOV filing 2009

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/14/2009

Explanation for Other Group Market Type:

State Status Changed: 09/14/2009

Deemer Date:

Created By: Patricia Evans

Submitted By: Jenny Coig

Corresponding Filing Tracking Number:

Filing Description:

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

Individual Life – Statements of Variability - Informational Filing

Attached are revised Statement of Variability (SOV) documents that replace the versions submitted with the SERFF filing #s indicated below.

SERFF Tracking Number: ALLE-126292289 State: Arkansas
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- Statement of Variability for Policy Schedule form PS52451-01 et al, SERFF filing #ALLE-125718329, State tracking #39615
- Statement of Variability for Policy Schedule form PS52453-01 et al, SERFF filing #ALLE-126034708, State tracking #41568
- Statement of Variability for Policy Schedule form PS52704 et al, SERFF filing #ALLE-125736959, State tracking #39662

The purpose of this filing is to separate the Monthly Expense Charge category. Previously, the different variables (per policy charge and per \$1,000 charge) were combined and given the same rationale in the "Additional Comments" column. This rationale stated that these charges were guaranteed not to increase, when this was only true of the "per \$1,000" charge. The SOVs have been revised to correct this.

The SOVs have also been revised to add any variables that were previously not addressed, as well as to revise the ranges of some of the variables. Comparison documents are included to show all of the revisions that have been made.

We certify that the changes made in this submission in no way affect the previously submitted actuarial materials, demonstrations, and certifications, therefore new documents 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 37246, send a fax to me at 763.765.6306, or send a note electronically to me at jenny.coig@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: 05
Minneapolis, MN 55416-1297	Group Name:	State ID Number:
(800) 328-5601 ext. [Phone]	FEIN Number: 41-1366075	

SERFF Tracking Number: ALLE-126292289 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: Retaliatory fee of \$125 is greater than state fee of \$60 (1 form @ \$20/form)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$125.00	09/08/2009	30406842

SERFF Tracking Number: ALLE-126292289 *State:* Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		09/14/2009	09/14/2009

SERFF Tracking Number: ALLE-126292289 *State:* Arkansas
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Disposition

Disposition Date: 09/14/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLE-126292289 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		Yes
Supporting Document	Statements of Variability		Yes
Supporting Document	Comparison from Previous Statements of Variability		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable. This is an SOV informational filing, no forms being filed.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable - informational filing.		
Comments:		

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

	Item Status:	Status Date:
Satisfied - Item: Statements of Variability		
Comments:		
Attachments:		
PS52451-01 Statement of Variability.pdf		
PS52453-01 Statement of Variability.pdf		
PS52704 Statement of Variability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Comparison from Previous		

SERFF Tracking Number: ALLE-126292289 *State:* Arkansas
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Statements of Variability

Comments:

Attachments:

P52451-01 Statement of Variability compare.pdf
P52704 Statement of Variability compare.pdf
PS52453-01 Statement of Variability compare.pdf

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit – PS52451-01

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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Coverage is guaranteed to the end of Policy Year [10]...	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	Guaranteed Policy Protection Period	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
3	Monthly Expense Charge	\$0 per policy	\$10.00 per policy	\$7.50 per policy	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 Expense Charge	\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5	\$4 per \$1,000 of initial Specified Amount per month until the Insured's Age equals the Maximum Coverage Age	\$0.15 per \$1,000 of initial Specified Amount per month for Policy 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	Monthly Expense Charge	\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5	\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Insured's Age equals the Maximum Coverage Age	\$0.15 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 10	Policy duration	Specified Amount Increases have similar costs. 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.

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit – PS52451-01

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	Full 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.
3	Maximum Terminal Illness Accelerated Benefit	\$100,000	\$3,000,000	\$1,000,000	Policy duration	This value is variable based on the Companies max risk tolerance.
3	Accumulation Value Bonus Rates	.25% in policy years 10+	1% in policy years 10+	<ul style="list-style-type: none"> • .30% in policy years 10-19 • .85% 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 Information	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.
3B	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.
3B	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.

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit – PS52451-01

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3B	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	Mortality Table Basis	N/A	N/A	N/A	Policy duration	Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.
3B	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.
3B	Flat Extras	N/A	N/A	N/A	A set number of years or policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3B	Premium: Minimum Payment	\$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.
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.

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit – PS52451-01

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3B, C	Participation Rate – Monthly Average	Guaranteed Participation Rate – Monthly Average	N/A	180% 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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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.
3D	Minimum Annual Interest Rate	0%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3D	Interest Allocation	0%	100%	As selected	Policy duration	Field will be suppressed unless the policy holder selects the Interest Allocation.

Statement of Variability
Allianz Life Insurance Company of North America
Flexible Premium Adjustable Life Insurance Policy with an Index Benefit – PS52451-01

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3D	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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: $1 - (1 + \text{rate})^{-1}$
3D	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	Interest Allocation and Interim Interest Account Loan Interest Credited	2%	4%	2% annually	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.
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.
3E – 3G	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 0-17 versus 18+ issue ages. Tables that are not applicable will be suppressed.
3H – 3I	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.

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	Coverage is guaranteed to the end of Policy Year [20]...	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	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	Monthly Expense Charge	\$0 per policy	\$10.00 per policy	\$7.50 per policy	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 Expense Charge	\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5	\$4 per \$1,000 of initial Specified Amount per month until the Insured's Age equals the Maximum Coverage Age	\$0.05 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5	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.

Statement of Variability
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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	Monthly Expense Charge	\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5	\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Insured's Age equals the Maximum Coverage Age	\$0.05 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5	Policy duration	Specified Amount Increases have similar costs. 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	Full 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.
3	Maximum Terminal Illness Accelerated Benefit	\$100,000	\$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% in policy years 10+	.50% in policy years 10+	.20% in policy years 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.

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

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Accumulation Value Bonus Rates	.10% in policy years 10+	.50% in policy years 10+	<ul style="list-style-type: none"> • .20% in policy years 10-19 • .40% 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 Information	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	Mortality Table Basis	N/A	N/A	N/A	Policy duration	Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.
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	A set number of years or policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3A	Premium: Minimum Payment	\$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.
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.

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

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	110% 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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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.

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

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	Interest Allocation	0%	100%	As selected	Policy duration	Field will be suppressed unless the policy holder selects the Interest Allocation.
3C	Guaranteed Interest Rate	0.25%	3%	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: $1 - (1 + \text{rate})^{-1}$
3C	Interest Allocation and Interim Interest Account Loan Interest Credited	2%	4%	2% annually	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.
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
3D	Rider-Specific Premium Factors – No Lapse Guarantee Rider	<ul style="list-style-type: none"> • Premium Factor A – 0% • Premium Factor B – 0% • Premium Factor Limit – N/A 	<ul style="list-style-type: none"> • Premium Factor A – 50% • Premium Factor B – 50% • Premium Factor Limit – N/A 	<ul style="list-style-type: none"> • Premium Factor A – 35% • Premium Factor B – 15% • Premium Factor Limit – Equals target premium for standard risks; equals higher than target premium for substandard risks 	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.
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.

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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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Coverage is guaranteed to the end of Policy Year [10]...	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	Guaranteed Policy Protection Period	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
3	Monthly Expense Charge	\$0 per policy	\$15.00 per policy	\$10.00 per policy	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 Expense Charge	\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5	\$4 per \$1,000 of initial Specified Amount per month until the Younger Insured's Age equals the Maximum Coverage Age	\$0.0683 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 15	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	Monthly Expense Charge	\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5	\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Younger Insured's Age equals the Maximum Coverage Age	\$0.0683 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 15	Policy duration	Specified Amount Increases have similar costs. 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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Premium Charge	0%	8%	<ul style="list-style-type: none"> • 8% of premium in policy years 1 through 10 • 5% of premium in all subsequent policy years until the Younger 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	Full 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.
3A	Rider-Specific Information	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	\$100,000	\$500,000	\$250,000	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Minimum Specified Amount Increase	\$50,000	\$250,000	\$100,000	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	Mortality Table Basis	N/A	N/A	N/A	Policy duration	Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.
3A	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3A	Flat Extras	N/A	N/A	N/A	A set number of years or policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3B	Premium: Minimum Payment	\$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.
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	160% 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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3C	Interest Allocation	0%	100%	As selected	Policy duration	Field will be suppressed unless the policy holder selects the Interest Allocation.
3C	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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: $1 - (1 + \text{rate})^{-1}$

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3D	Interest Allocation and Interim Interest Account Loan Interest Credited	2%	4%	2% annually	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.
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	Rider-Specific Charges – Estate Protection Rider	N/A	N/A	N/A	Policy duration, if applicable	Fields will be suppressed unless Estate Protection Rider is issued.
3E	Rider-Specific Charges – First-to-Die Rider	N/A	N/A	N/A	Policy duration, if applicable	Table will be suppressed unless First-to-Die Rider is issued.
3F, 3G	Table of Death Benefit Factors	N/A	N/A	N/A	Policy duration	The policy owner can either select the Guideline Premium Test or Cash Value Accumulation Test, and the table will vary based on both insureds' age, gender, and underwriting classification.
3H	Guaranteed Maximum COI Rates	N/A	N/A	N/A	Policy duration	The table will vary based on both insureds' age, gender, and underwriting classification.

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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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Guaranteed Policy Protection Period	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	Monthly Expense Charge	\$0 per policy \$0 per \$1,000 of Specified Amount per month in years 4 through 5	\$10.00 per policy \$4 per \$1,000 of Specified Amount per month until the Insured's Age equals the Maximum Coverage Age	\$7.50 per policy \$0.15 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.
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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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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	<u>Coverage is guaranteed to the end of Policy Year [10]...</u>	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	<u>Guaranteed Policy Protection Period</u>	<u>5 years</u>	<u>15 years</u>	<u>10 years</u>	<u>Policy duration</u>	<u>This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per policy</u>	<u>\$10.00 per policy</u>	<u>\$7.50 per policy</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of initial Specified Amount per month until the Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.15 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 10</u>	<u>Policy duration</u>	<u>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.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.15 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 10</u>	<u>Policy duration</u>	<u>Specified Amount Increases have similar costs. 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.</u>

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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 Companies max risk tolerance.
3	Accumulation Value Bonus Rates	.25% in policy years 10+	1% in policy years 10+	<ul style="list-style-type: none"> • .30% in policy years 10-19 • .85% 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.
3B	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.
3B	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.
3B	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.
3B	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.
3B	Flat Extras	N/A	N/A	N/A	Policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3B	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.
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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	Full 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.
3	Maximum Terminal Illness Accelerated Benefit	\$100,000	\$3,000,000	\$1,000,000	Policy duration	This value is variable based on the Companies max risk tolerance.
3	Accumulation Value Bonus Rates	.25% in policy years 10+	1% in policy years 10+	<ul style="list-style-type: none"> • .30% in policy years 10-19 • .85% 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 Information	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.
3B	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.
3B	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.
3B	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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	160% 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.
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.

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<u>Page #</u>	<u>Variable</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Current</u>	<u>Effective</u>	<u>Additional Comments</u>
3A	<u>Mortality Table Basis</u>	N/A	N/A	N/A	<u>Policy duration</u>	Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.
3B	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.
3B	Flat Extras	N/A	N/A	N/A	<u>A set number of years or policy duration, if applicable</u>	Field will be suppressed unless applicable due to insured's rating.
3B	<u>Premium: Minimum Payment</u>	\$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.
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	<u>Participation Rate – Annual Point-to-Point</u>	50%	200%	100% for all policy years	<u>Policy duration</u>	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	<u>Participation Rate – Monthly Sum</u>	50%	200%	100% for all policy years	<u>Policy duration</u>	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	<u>Participation Rate – Monthly Average</u>	<u>Guaranteed Participation Rate – Monthly Average</u>	N/A	180% for the first policy year	<u>Policy year</u>	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	<u>Guaranteed Participation Rate – Monthly Average</u>	25%	50%	25%	<u>Policy duration</u>	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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.
3D	Minimum Annual Interest Rate	0%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3D	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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: $1 - (1 + \text{rate})^1$
3D	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.
3E – 3G	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 0-17 versus 18+ issue ages. Tables that are not applicable will be suppressed.
3H – 3I	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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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.
3D	Minimum Annual Interest Rate	0%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3D	Interest Allocation	0%	100%	As selected	Policy duration	Field will be suppressed unless the policy holder selects the Interest Allocation.
3D	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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: $1 - (1 + \text{rate})^i$
3D	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: $1 - (1 + \text{rate})^i$

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
<u>3D</u>	<u>Interest Allocation and Interim Interest Account Loan Interest Credited</u>	<u>2%</u>	<u>4%</u>	<u>2% annually</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
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.
3E – 3G	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 0-17 versus 18+ issue ages. Tables that are not applicable will be suppressed.
3H – 3I	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.

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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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Guaranteed Policy Protection Period	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	Monthly Expense Charge	\$0 per policy \$0 per \$1,000 of Specified Amount per month in years 4 through 5	\$15.00 per policy \$4 per \$1,000 of Specified Amount per month until the Younger Insured's Age equals the Maximum Coverage Age	\$10.00 per policy \$0.0683 per \$1,000 of Specified Amount per month in years 1 through 5	Policy duration	Guaranteed not to increase, but may be assessed up to the Maximum Coverage Age.
3	Premium Charge	0%	8%	<ul style="list-style-type: none"> 8% of premium in policy years 1 through 10 5% of premium in all subsequent policy years until the Younger 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.

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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 insured's choices.

Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	<u>Coverage is guaranteed to the end of Policy Year [10]...</u>	5 years	15 years	10 years	Policy duration	This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.
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	80	100	90	Policy duration	This value is variable in order to allow flexibility for changes in older age mortality and underwriting.
3	<u>Guaranteed Policy Protection Period</u>	<u>5 years</u>	<u>15 years</u>	<u>10 years</u>	<u>Policy duration</u>	<u>This value is variable because length is determined to ensure positive cash values under reasonable performance of the policy.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per policy</u>	<u>\$15.00 per policy</u>	<u>\$10.00 per policy</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of initial Specified Amount per month until the Younger Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.0683 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 15</u>	<u>Policy duration</u>	<u>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.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Younger Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.0683 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 15</u>	<u>Policy duration</u>	<u>Specified Amount Increases have similar costs. 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.</u>

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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.
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	\$100,000	\$500,000	\$250,000	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Minimum Specified Amount Increase	\$50,000	\$250,000	\$100,000	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.
3B	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.
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.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3	Premium Charge	0%	8%	<ul style="list-style-type: none"> • 8% of premium in policy years 1 through 10 • 5% of premium in all subsequent policy years until the Younger 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	Full 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.
3A	Rider-Specific Information	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	\$100,000	\$500,000	\$250,000	Policy duration	This value is variable in order for the Company to respond to market conditions.
3A	Minimum Specified Amount Increase	\$50,000	\$250,000	\$100,000	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	Mortality Table Basis	N/A	N/A	N/A	Policy duration	<u>Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.</u>
3A	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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	160% 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.
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.

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<u>Page #</u>	<u>Variable</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Current</u>	<u>Effective</u>	<u>Additional Comments</u>
3A	Flat Extras	N/A	N/A	N/A	A set number of years or policy duration, if applicable	Field will be suppressed unless applicable due to insured's rating.
3B	<u>Premium: Minimum Payment</u>	\$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.
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	<u>Participation Rate – Monthly Sum</u>	<u>50%</u>	<u>200%</u>	<u>100% for all policy years</u>	<u>Policy duration</u>	<u>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.</u>
3B, C	<u>Participation Rate – Monthly Average</u>	<u>Guaranteed Participation Rate – Monthly Average</u>	<u>N/A</u>	<u>160% for the first policy year</u>	<u>Policy year</u>	<u>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.</u>
3B, C	<u>Guaranteed Participation Rate – Monthly Average</u>	<u>25%</u>	<u>50%</u>	<u>25%</u>	<u>Policy duration</u>	<u>The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.</u>

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
3C	Minimum Annual Interest Rate	0%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3C	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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	Rider-Specific Charges – Estate Protection Rider	N/A	N/A	N/A	Policy duration, if applicable	Fields will be suppressed unless Estate Protection Rider is issued.
3E	Rider-Specific Table – First-to-Die Rider	N/A	N/A	N/A	Policy duration, if applicable	Table will be suppressed unless First-to-Die Rider is issued.
3F, 3G	Table of Death Benefit Factors	N/A	N/A	N/A	Policy duration	The policy owner can either select the Guideline Premium Test or Cash Value Accumulation Test, and the table will vary based on both insureds' age, gender, and underwriting classification.
3H	Guaranteed Maximum COI Rates	N/A	N/A	N/A	Policy duration	The table will vary based on both insureds' age, gender, and underwriting classification.

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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%	1%	1%	Policy duration	The value is left variable due to policy holder choice.
3C	Interest Allocation	0%	100%	As selected	Policy duration	Field will be suppressed unless the policy holder selects the Interest Allocation.
3C	Index Allocation Loan Interest	5%	7.4% charged in advance	7% 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: $1 - (1 + \text{rate})^1$

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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
<u>3D</u>	<u>Interest Allocation and Interim Interest Account Loan Interest Credited</u>	<u>2%</u>	<u>4%</u>	<u>2% annually</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
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	Rider-Specific Charges – Estate Protection Rider	N/A	N/A	N/A	Policy duration, if applicable	Fields will be suppressed unless Estate Protection Rider is issued.
3E	Rider-Specific Charges – First-to-Die Rider	N/A	N/A	N/A	Policy duration, if applicable	Table will be suppressed unless First-to-Die Rider is issued.
3F, 3G	Table of Death Benefit Factors	N/A	N/A	N/A	Policy duration	The policy owner can either select the Guideline Premium Test or Cash Value Accumulation Test, and the table will vary based on both insureds' age, gender, and underwriting classification.
3H	Guaranteed Maximum COI Rates	N/A	N/A	N/A	Policy duration	The table will vary based on both insureds' age, gender, and underwriting classification.

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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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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	<u>Coverage is guaranteed to the end of Policy Year [20]...</u>	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.
<u>3</u>	<u>Guaranteed Policy Protection Period</u>	<u>5 years</u>	<u>30 years</u>	<u>If age =<50, then 20 years; If age is 51-60, then 15 years; If age =>61, then 10 years</u>	<u>Policy duration</u>	<u>This value is variable to allow for changes in the cost of the secondary guarantee due to reserving requirements, market conditions, and underlying mortality.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per policy</u>	<u>\$10.00 per policy</u>	<u>\$7.50 per policy</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of initial Specified Amount per month until the Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.05 per \$1,000 of initial Specified Amount per month for Policy Years 1 through 5</u>	<u>Policy duration</u>	<u>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.</u>

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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 40-49 • .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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Page #	Variable	Minimum	Maximum	Current	Effective	Additional Comments
<u>3</u>	<u>Monthly Expense Charge</u>	<u>\$0 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5</u>	<u>\$4 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month until the Insured's Age equals the Maximum Coverage Age</u>	<u>\$0.05 per \$1,000 of the initial amount of the applicable Specified Amount Increase per month for Policy Years 1 through 5</u>	<u>Policy duration</u>	<u>Specified Amount Increases have similar costs. 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.</u>
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	Full 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.
<u>3</u>	<u>Maximum Terminal Illness Accelerated Benefit</u>	<u>\$100,000</u>	<u>\$3,000,000</u>	<u>\$1,000,000</u>	<u>Policy duration</u>	<u>This value is variable based on the Company's max risk tolerance.</u>
3	Accumulation Value Bonus Rate Guarantee	.10% in policy years 10+	.50% in policy years 10+	.20% in policy years 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.

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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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<u>Page #</u>	<u>Variable</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Current</u>	<u>Effective</u>	<u>Additional Comments</u>
3	Accumulation Value Bonus Rates	.10% in policy years 10+	.50% in policy years 10+	<ul style="list-style-type: none"> • <u>.20% in policy years 10-19</u> • <u>.40% in policy years 20+</u> 	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	<u>Rider-Specific Information</u>	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.
<u>3A</u>	<u>Mortality Table Basis</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>Policy duration</u>	<u>Based on gender and tobacco status. Only the applicable gender (Male or Female) and tobacco status (Smoker or Non-Smoker) will populate.</u>
3A	Table Multiplier	1	5	1	Policy duration, if applicable	Based on policy holder specific underwriting.
3A	Flat Extras	N/A	N/A	<u>N/A</u>	<u>A set number of years or policy duration, if applicable</u>	Field will be suppressed unless applicable due to insured's rating.
3A	<u>Premium: Minimum Payment</u>	\$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.
<u>3B, C</u>	<u>Crediting Method</u>	<u>N/A</u>	<u>N/A</u>	<u>Annual Point-to-Point</u> <u>Monthly Sum</u> <u>Monthly Average</u>	<u>Policy duration unless the index is discontinued or changed substantially.</u>	<u>The crediting method is left variable due to policy holder choice.</u>

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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
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	110% 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.
3C	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital US 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.

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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.

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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.
<u>3C</u>	<u>Interest Allocation</u>	<u>0%</u>	<u>100%</u>	<u>As selected</u>	<u>Policy duration</u>	<u>Field will be suppressed unless the policy holder selects the Interest Allocation.</u>
<u>3C</u>	<u>Guaranteed Interest Rate</u>	<u>0.25%</u>	<u>3%</u>	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: $1 - (1 + \text{rate})^{-1}$
<u>3C</u>	<u>Interest Allocation and Interim Interest Account Loan Interest Credited</u>	<u>2%</u>	<u>4%</u>	<u>2% annually</u>	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
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
3D	<u>Rider-Specific Premium Factors – No Lapse Guarantee Rider</u>	<ul style="list-style-type: none"> • <u>Premium Factor A – 0%</u> • <u>Premium Factor B – 0%</u> • <u>Premium Factor Limit – N/A</u> 	<ul style="list-style-type: none"> • <u>Premium Factor A – 50%</u> • <u>Premium Factor B – 50%</u> • <u>Premium Factor Limit – N/A</u> 	<ul style="list-style-type: none"> • <u>Premium Factor A – 35%</u> • <u>Premium Factor B – 15%</u> • <u>Premium Factor Limit – Equals target premium for standard risks; equals higher than target premium for substandard risks</u> 	<u>Policy duration</u>	<u>This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.</u>
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.