

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** Multiple EI Products SOVs October 2012  
**Project Name/Number:** /

## Filing at a Glance

Company: Allianz Life Insurance Company of North America  
Product Name: Multiple EI Products SOVs October 2012  
State: Arkansas  
TOI: A07I Individual Annuities - Special  
Sub-TOI: A07I.001 Equity Indexed  
Filing Type: Form  
Date Submitted: 10/29/2012  
SERFF Tr Num: ALLD-128686310  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num: MULTIPLE EI PRODUCTS SOVS OCTOBER 2012  
  
Implementation: On Approval  
Date Requested:  
Author(s): Erin Hadrits, Chris Steigauf, Patricia Evans, Pamela Koch, Jo Banks  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 11/01/2012  
Disposition Status: Accepted For Informational Purposes  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** Multiple EI Products SOVs October 2012  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 11/01/2012  
State Status Changed: 11/01/2012  
Deemer Date: Created By: Pamela Koch  
Submitted By: Pamela Koch Corresponding Filing Tracking Number:  
Filing Description:  
September 26, 2012

Re: Allianz Life Insurance Company of North America/ NAIC #90611/ FEIN #41-1366075  
Individual Annuity – Statement of Variability Filing

Due to the historically low interest rate environment, we need to obtain more flexibility on our previously approved products. The flexibility will help us address potential solvency issues in the case of substantial default activity within our fixed asset portfolio. While we do not anticipate substantial default activity, the added flexibility improves our ability to fulfill the promises we have made to our policyholders.

Please find enclosed revised Statement of Variability (SOV) documents that replace the SOV versions submitted with the following SERFF filings. We certify that changes made in this submission in no way affect the previously submitted actuarial materials and demonstrations, therefore new documents are not being submitted.

Contract Schedule Form # -- SERFF Filing # -- Approval Date  
CS51261-GMV -- ALLD-126814745 -- 09/30/2010  
CS52575-GMV -- ALLD-126814745 -- 09/30/2010  
CS52575-SEL -- ALLD-127002845 -- 02/03/2011  
CS53520-8.5 -- ALLD-128344723 -- 05/14/2012  
CS54370 -- ALLD-127151250 -- 05/12/2011  
CS59951-02 -- ALLD-126066931 -- 03/16/2009  
CS59951-GMV -- ALLD-126814745 -- 09/30/2010  
CS59951-SEL -- ALLD-127002845 -- 02/03/2011

To assist with your review, we have highlighted in blue those SOV ranges for which we are requesting greater flexibility than was previously approved. Other SOV ranges are either exactly as previously approved or have been tightened in order to bring consistency across our products.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 35961, or send a note electronically to me at pam.koch@allianzlife.com.

Sincerely,

State: Arkansas Filing Company: Allianz Life Insurance Company of North America  
 TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed  
 Product Name: Multiple EI Products SOVs October 2012  
 Project Name/Number: /

Pamela Koch  
 Product Contract Team Manager

**Company and Contact**

**Filing Contact Information**

Laura VanderMolen, Assistant Actuary Laura.VanderMolen@allianzlife.com  
 5701 Golden Hills Drive 763-765-6265 [Phone]  
 Minneapolis, MN 55416

**Filing Company Information**

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

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$400.00  
 Retaliatory? No  
 Fee Explanation: 8 SOVs at \$50 each = \$400.00.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Allianz Life Insurance Company of North America	\$400.00	10/29/2012	64360041

SERFF Tracking #:

ALLD-128686310

State Tracking #:

Company Tracking #:

MULTIPLE EI PRODUCTS SOVS  
OCTOBER 2012

State:

Arkansas

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

Multiple EI Products SOVs October 2012

Project Name/Number:

/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/01/2012	11/01/2012

**SERFF Tracking #:**

ALLD-128686310

**State Tracking #:****Company Tracking #:**MULTIPLE EI PRODUCTS SOVS  
OCTOBER 2012**State:**

Arkansas

**Filing Company:**

Allianz Life Insurance Company of North America

**TOI/Sub-TOI:**

A071 Individual Annuities - Special/A071.001 Equity Indexed

**Product Name:**

Multiple EI Products SOVs October 2012

**Project Name/Number:**

/

## Disposition

Disposition Date: 11/01/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Certification		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Previously Approved Contract Schedules		Yes

**SERFF Tracking #:**

ALLD-128686310

**State Tracking #:****Company Tracking #:**MULTIPLE EI PRODUCTS SOVS  
OCTOBER 2012**State:**

Arkansas

**Filing Company:**

Allianz Life Insurance Company of North America

**TOI/Sub-TOI:**

A071 Individual Annuities - Special/A071.001 Equity Indexed

**Product Name:**

Multiple EI Products SOVs October 2012

**Project Name/Number:**

/

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statements of Variability		
Comments:			
Attachment(s):			
CS59951-02 SOV.pdf CS59951-GMV SOV.pdf CS51261-GMV SOV.pdf CS52575-GMV SOV.pdf CS52575-SEL SOV.pdf CS53520-8.5 SOV.pdf CS54370 SOV Generic SC.pdf CS59951-SEL SOV.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Previously Approved Contract Schedules		
Comments:			
Attachment(s):			
CS51261-GMV.pdf CS59951-02.pdf CS59951-GMV.pdf CS59951-SEL.pdf CS52575-GMV.pdf CS52575-SEL.pdf CS53520-8.5.pdf CS54370.pdf			

Variable	Minimum	Maximum	Current	Effective	Comments
Annuitant, Annuitant's Age/Gender, Owner(s), Contract Number, Contract Date, Initial Premium, Accumulation Value, Enhanced Withdrawal Benefit	N/A	N/A	As shown on filed form	All contract years, unless later changed	Policy specific
Annuity Date	N/A	N/A	Later of age 90 or 10 Contract Years	All contract years	The Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.

**Rates Applicable on the Contract Date – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Enhanced Withdrawal Benefit Bonus Percentage	1%	25%	15%	Enhanced Withdrawal Benefit Bonus Time Period	
Enhanced Withdrawal Benefit Bonus Time Period	First Contract Year	First 20 Contract Years	First 3 Contract Years	All contract years	
Enhanced Interest Factor	105%	200%	110%	All contract years	
Interim Interest Allocation: Current Credited Rate	Guaranteed Current Credited Rate	N/A	1.5%	One contract year	
Interim Interest Allocation: Guaranteed Current Credited Rate	0.05%	N/A	1.5%	All contract years	
GMV Interest Rate for any Index Allocation	1%	3%	1.5% to 3%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 bps</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> <p>-The GMV rate will be rounded to the nearest 5 bps            -Minimums and maximums apply as shown—the GMV Rate may be floored higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Interest Rate for any Interest Allocation	1%	3%	1.5% to 3%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 bps</li> </ul> <p>-The GMV rate will be rounded to the nearest 5 bps            -Minimums and maximums apply as shown—the GMV Rate may be floored higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>

**After the Annuity Date – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	

**Lifetime Withdrawal Annual Withdrawal Percentage Tables – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Single Lifetime Withdrawals: Age Bands	30	100	60-90	All contract years	
Single Lifetime Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	
Joint Lifetime Withdrawals: Age Bands	30	100	60-90	All contract years	
Joint Lifetime Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	

**Initial Allocation Details – Pages [3A] and [3B]**

Entire allocations are bracketed so that we can suppress them—we will suppress an allocation if the Owner does not select that allocation. Premium Allocation Percentages Allocated ACVs, and Allocated EWBs are policy specific.

Variable	Minimum	Maximum	Current	Effective	Comments
Participation Rate	50%	200%	100%	All Contract Years	
Current Cap	Minimum Cap	100%	As shown on filed form	Initial Guarantee Period	Subsequent caps will be shown in the Annual Report.
Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	All Contract Years	

Minimum Annual Cap	0.25%	N/A	3%	All Contract Years	
Minimum Monthly Cap	0.25%	N/A	1.25%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	As shown on filed form	Initial Guaranteed Period	Subsequent spreads will be shown in the Annual Report.
Maximum Annual Spread	0%	20%	5%	All Contract Years	
Blended Index Allocation: Weights	0%	100%	As shown on filed form	All Contract Years unless an index is discontinued or changed substantially	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.
Current Credited Rate	Minimum current credited rate	N/A	1.5%	Initial Guarantee Period	Subsequent credited rates will be shown in the Annual Report.
Minimum Current Credited Rate	0.05%	N/A	1.5%	All Contract Years	

**Index Disclaimers – Page [3C]**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only. Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Purchase Rate Tables – Pages [3D] and [3E]**

Purchase rates are bracketed to allow for changes that reflect a change in the Annuity Mortality Table and/or Guaranteed Interest Rate for Annuity Payments.

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	
Annuity Mortality Table	N/A	N/A	Annuity 2000	All contract years	

**Miscellaneous—All pages**

Variable	Minimum	Maximum	Current	Effective	Comments
Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

Variable	Minimum	Maximum	Current	Effective	Comments
Annuitant, Annuitant's Age/Gender, Owner(s), Contract Number, Contract Date, Initial Premium, Accumulation Value, Enhanced Withdrawal Benefit	N/A	N/A	As shown on filed form	All contract years, unless later changed	Policy specific
Annuity Date	N/A	N/A	Later of age 90 or 10 Contract Years	All contract years	The Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.

**Rates Applicable on the Contract Date – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Enhanced Withdrawal Benefit Bonus Percentage	1%	25%	15%	Enhanced Withdrawal Benefit Bonus Time Period	
Enhanced Withdrawal Benefit Bonus Time Period	First Contract Year	First 20 Contract Years	First 3 Contract Years	All contract years	
Enhanced Interest Factor	105%	200%	110%	All contract years	
Interim Interest Allocation: Current Credited Rate	Guaranteed Current Credited Rate	N/A	1.5%	One contract year	
Interim Interest Allocation: Guaranteed Current Credited Rate	0.05%	N/A	1.5%	All contract years	
GMV Premium Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions and profitability concerns.

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Interest Rate for any Index Allocation	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 basis points</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>
GMV Interest Rate for any Interest Allocation	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

**After the Annuity Date – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	

**Lifetime Withdrawal Annual Withdrawal Percentage Tables – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Single Lifetime Withdrawals: Age Bands	30	100	60-90	All contract years	
Single Lifetime Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	
Joint Lifetime Withdrawals: Age Bands	30	100	60-90	All contract years	
Joint Lifetime Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	

**Initial Allocation Details – Pages [3A] and [3B]**

Entire allocations are bracketed so that we can suppress them—we will suppress an allocation if the Owner does not select that allocation.

Initial Index Values, Premium Allocation Percentages Allocated ACVs, and Allocated EWBs are policy specific.

Variable	Minimum	Maximum	Current	Effective	Comments
Participation Rate	50%	200%	100%	All Contract Years	
Current Cap	Minimum Cap	100%	As shown on filed form	Initial Guarantee Period	Subsequent caps will be shown in the Annual Report.
Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	All Contract Years	
Minimum Annual Cap	0.25%	N/A	3%	All Contract Years	
Minimum Monthly Cap	0.25%	N/A	1.25%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	As shown on filed form	Initial Guaranteed Period	Subsequent spreads will be shown in the Annual Report.
Maximum Annual Spread	0%	20%	5%	All Contract Years	
Blended Index Allocation: Weights	0%	100%	As shown on filed form	All Contract Years unless an index is discontinued or changed substantially	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.
Current Credited Rate	Minimum current credited rate	N/A	1.5%	Initial Guarantee Period	Subsequent credited rates will be shown in the Annual Report.
Minimum Current Credited Rate	0.05%	N/A	1.5%	All Contract Years	

**Index Disclaimers – Page [3C]**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only. Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Purchase Rate Tables – Page [3D],[3E]**

Purchase rates are bracketed to allow for changes that reflect a change in the Annuity Mortality Table and/or Guaranteed Interest Rate for Annuity Payments.

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Tables	All contract years	

**Miscellaneous—All pages**

Variable	Minimum	Maximum	Current	Effective	Comments
Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

## Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Annuitant, Annuitant's Age/Gender, Owner(s), Contract Number, Contract Date, Initial Premium, Monthly Anniversary Day, Accumulation Value	N/A	N/A	As shown on filed form	All contract years, unless later changed	Policy specific
Annuity Date	N/A	N/A	Later of age 90 or 10 Contract Years	All contract years	The Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.
Premium Bonus Percentage	1%	20%	5%	All contract years	
Additional Premium Period	1 Contract Year	50 Contract Years	5 Contract Years	All contract years	
Interim Interest Allocation: Current Credited Rate	Minimum current credited rate	N/A	1.5%	1 Contract year	Future credited rates are guaranteed for one contract year and shown in the Annual Report.
Interim Interest Allocation: Minimum Current Credited Rate	0.05%	N/A	1.5%	All contract years	
GMV Premium Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions and profitability concerns.
GMV Interest Rate for Index Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 basis points</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Interest Rate for Interest Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	

**Initial Allocation Details – Pages [3A] and [3B]**

Entire allocations are bracketed so that we can suppress them—we will suppress an allocation if the Owner does not select that allocation. Premium Allocation Percentages and Allocated ACV are policy specific.

Variable	Minimum	Maximum	Current	Effective	Comments
Participation Rate	50%	200%	100%	All Contract Years	
Current Cap	Minimum Cap	100%	As shown on filed form	Initial Guarantee Period	Subsequent caps will be shown in the Annual Report.
Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	All Contract Years	
Minimum Annual Cap	0.25%	N/A	3%	All Contract Years	
Minimum Monthly Cap	0.25%	N/A	1.25%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	As shown on filed form	Initial Guaranteed Period	Subsequent spreads will be shown in the Annual Report.
Maximum Annual Spread	0%	20%	5%	All Contract Years	
Blended Index Allocation: Weights	0%	100%	As shown on filed form	All Contract Years unless an index is discontinued or changed substantially	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.
Current Credited Rate	Minimum current credited rate	N/A	1.5%	Initial Guarantee Period	Subsequent credited rates will be shown in the Annual Report.
Minimum Current Credited Rate	0.05%	N/A	1.5%	All Contract Years	

**Index Disclosures – Page [3C]**

Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Purchase Rate Tables – Pages [3D] and [3E]**

Purchase rates are bracketed to allow for changes that reflect a change in the Annuity Mortality Table and/or Guaranteed Interest Rate for Annuity Payments.

Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All Contract Years	
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All Contract Years	

**Income Withdrawal Rider – Page [3E]**

If the Owner does not select the Income Withdrawal Rider, we will suppress the entire section.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Rider Charge	0%	5%	0.40%	All contract years	
Eligible Ages for Income Withdrawals	30	100	60-90	All contract years	
Single Life Withdrawals: Age Bands	30	100	60-90	All contract years	
Single Life Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	
Joint Life Withdrawals: Age Bands	30	100	60-90	All contract years	
Joint Life Withdrawals: Annual Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	
Treasury Benchmark Rate	0.50%	N/A	5%	All contract years	
Minimum Income Withdrawal payment	\$1	\$500	\$100	All contract years	

**Income Withdrawal Inflation Rider – Page [3E]**

If the Owner does not select the Income Withdrawal Inflation Rider, we will suppress the entire section.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Rider Charge	0%	5%	0.15%	All contract years	

**Miscellaneous—All Pages**

Variable	Minimum	Maximum	Current	Effective	Comments
Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

## Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Annuitant, Annuitant's Age/Gender, Owner(s), Contract Number, Contract Date, Initial Premium, Monthly Anniversary Day, Accumulation Value	N/A	N/A	As shown on filed form	All contract years, unless later changed	Policy specific
Annuity Date	N/A	N/A	Later of age 90 or 10 Contract Years	All contract years	The Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.
Premium Period	First contract year	First 50 contract years	First 3 contract years	All contract years	
Minimum Additional Premium	\$0	\$500	\$25	All contract years	
Maximum Additional Premium	\$1,000	\$500,000	\$25,000	All contract years	
Premium Bonus Percentage	1%	20%	7%	All contract years	
GMV Premium Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions and profitability concerns.
GMV Index Rate	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 basis points</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Interest Rate	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	All contract years	<p>The GMV Interest Rate is calculated each month, for new contracts only. The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>
Minimum Annual Cap	0.25%	10%	3%	All contract years	
Minimum Monthly Cap	0.25%	5%	1.25%	All contract years	
Maximum Annual Spread	0%	20%	8%	All contract years	
Minimum Credited Rate	0.05%	N/A	2.5%	All contract years	
Minimum Surrender Amount	\$0	\$500	\$25	All contract years	
Partial Surrender Percentage	1%	20%	10%	All contract years	
Duplicate Contract Fee	\$0	\$100	\$25	All contract years	
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All contract years	
Minimum Annuity Payment	\$1	\$500	\$100	All contract years	

**Initial Allocation Details – Pages [3A] and [3B]**

Entire allocations are bracketed so that we can suppress them—we will suppress an allocation if the Owner does not select that allocation.

Initial Index Values, Premium Allocation Percentages and Allocated Accumulation Values are policy specific.

Variable	Minimum	Maximum	Current	Effective	Comments
Participation Rate	50%	200%	100%	All Contract Years	
Current Cap	Minimum Cap	100%	As shown on filed form	Initial Guarantee Period	Subsequent caps will be shown in the Annual Report.
Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	As shown on filed form	Initial Guaranteed Period	Subsequent spreads will be shown in the Annual Report.
Blended Index Allocation: Weights	0%	100%	As shown on filed form	All Contract Years unless an index is discontinued or changed substantially	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.
Current Credited Rate	Minimum current credited rate	N/A	2.5%	Initial Guarantee Period	Subsequent credited rates will be shown in the Annual Report.

**Index Disclosures – Page [3C]**

Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Purchase Rate Tables – Pages [3D] and [3E]**

Purchase rates are bracketed to allow for changes that reflect a change in the Annuity Mortality Table and/or Guaranteed Interest Rate for Annuity Payments.

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Interest Rate for Annuity Payments	0.05%	4%	1%	All Contract Years	
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All Contract Years	

**Miscellaneous—All Pages**

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Font	N/A	N/A	Arial	All contract years	<p>We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.</p> <p>For your reference, this Statement of Variability was created using Allianz Sans.</p>
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

**Interim Interest Allocation—Page [3D]**

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.05%	N/A	0.50%	All Contract Years	

**Fixed Interest Allocation—Page [3D]**

Allocation Percentages are bracketed due to consumer choice.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.05%	N/A	0.50%	All Contract Years	

**Standard Index Allocations—Page [3D]**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	7%	Initial Guarantee Period	
Minimum Annual Cap	0.25%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3%	Initial Guarantee Period	
Minimum Monthly Cap	0.25%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	1.50%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Select Index Allocations—Page [3E]**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Allocation Charge Percentage	0%	5%	1%	All Contract Years	
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	9%	Initial Guarantee Period	
Minimum Annual Cap	0.25%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3.50%	Initial Guarantee Period	
Minimum Monthly Cap	0.25%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	0%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Blended Index—Page [3E]**

The entire blended index is bracketed so we have the flexibility to suppress the allocation option. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Index Weight	0%	100%	As shown on filed form	All Contract Years	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.

**Initial Index Values and Index Disclaimers—Page [3F]**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only. Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Miscellaneous—All Pages**

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Contract Number, Contract Date, Monthly Anniversary, Annuitant, Annuitant's Age/Gender, Single Premium, Accumulation Value	N/A	N/A	N/A	All contract years	Contract specific.
Maximum Issue Age	0	90	90	All contract years	Varies with product positioning and marketing considerations.
Scheduled Annuity Date	N/A	Maximum Annuity Date	Later of age 90 or 10 Contract Years	All contract years	The Scheduled Annuity Date will never be later than the Maximum Annuity Date.
Maximum Annuity Date	N/A	N/A	Age 100	All contract years	The Maximum Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.

**Accumulation Value – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Crediting Period	1 Contract Year	10 Contract Years	1 Contract Year	All contract years	We may choose to issue this contract with different crediting method riders that have different crediting periods (e.g. 5-year point to point crediting)
Notice Period	10 days	60 days	21 days	All contract years	Varies with market conditions, administrative capabilities, and other factors.

**Guaranteed Minimum Value – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions such as interest rates or other factors.
Annual GMV Index Rate	1%	3%	1%	All contract years	The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b) minus c), where: <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 basis points</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> -The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown
Annual GMV Fixed Rate	1%	3%	1%	All contract years	The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b), where: <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 basis points</li> </ul> -The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown

**Basis of Values – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Annual Annuity Payment Rate	0.05%	4%	1%	All contract years	Varies with market conditions such as interest rates or other factors
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All contract years	Varies to allow for future generally accepted mortality tables
Minimum Annuity Payment	\$10	\$500	\$100	All contract years	Varies with market conditions, administrative capabilities, and other factors.

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

**Surrenders – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Surrender	\$5	\$500	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Minimum Required Value	\$10	\$2000	\$500	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Free Surrender Percentage	1%	20%	10%	All contract years	Varies with market conditions and profitability concerns.

**General Provisions – Page 3**

Variable	Minimum	Maximum	Current	Effective	Comments
Duplicate Contract Fee	\$0	\$100	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.

**Fixed Allocation – Page [3A]**

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Fixed Rate for the first Crediting Period	Minimum Annual Fixed Rate	N/A	3%	First crediting period	Varies with market conditions such as interest rates or other factors. Future fixed rates are guaranteed for a crediting term and reported in the Annual Report.
Minimum Annual Fixed Rate for all Crediting Periods	0.05%	N/A	0.50%	All contract years	Varies with market conditions such as interest rates or other factors.

**Indexed Allocations – Page [3A]**

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Spread for the first Crediting Period	0%	Maximum Annual Spread	1.5%	First Crediting Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a crediting period and reported in the Annual Report.
Maximum Annual Spread for all Crediting Periods	0%	15%	6%	All contract years	Varies with market conditions such as option costs or other factors. May be specific to each Indexed Allocation.
Participation Rate	50%	200%	100%	All contract years	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.

**Initial Index Values – Page [3A]**

Entire rows are bracketed so we have the flexibility to suppress them. If we suppress any indexes, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Index Value	N/A	N/A	1000	All contract years	The published index value the day prior to the contract issue date. Index values change on each market day.
Index Disclosure	N/A	N/A	As shown in filed form	All contract years	Varies to allow for updated index disclosure from index publishers.

**Guaranteed Purchase Rate Tables – Pages [3B] and [3C]**

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Purchase Rates	N/A	N/A	As shown in filed form	All contract years	Varies with changes in Guaranteed Interest Rates and Mortality Table
Minimum Guaranteed Periods	1 year	10 years	As shown in filed form	All contract years	Varies with changes in Mortality Table

**Miscellaneous – All Pages**

Variable	Minimum	Maximum	Current	Effective	Comments
Font	N/A	N/A	Allianz Sans	All contract years	Font displayed on final forms may vary due to printer configurations. Font sizing and layout will not change. If we opt to use a different font that is not a state-recognized font, we will prepare and submit any required filings at the time of the change.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

Page	Variable	Minimum	Maximum	Current	Effective	Comments
3	Owner(s), Contract Number, Contract Date, Monthly Anniversary, Annuitant, Annuitant's Age/Gender, Initial Premium, Accumulation Value	N/A	N/A	N/A	All contract years	Contract specific.
3	Maximum Issue Age	0	90	80	All contract years	The issue age is based on the age on the date of application.
3	Scheduled Annuity Date	N/A	Maximum Annuity Date	Later of age 90 or 10 Contract Years	All contract years	The Scheduled Annuity Date will never be later than the Maximum Annuity Date.
3	Maximum Annuity Date	N/A	N/A	Age 100	All contract years	The Maximum Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.
3	Premium Period	First Contract Year	N/A	First 3 Contract Years	All contract years	
3	Minimum Additional Premium	\$0	\$500	\$25	All contract years	
3	Maximum Additional Premium	\$10,000	\$500,000	\$25,000	All contract years	
3	Crediting Period	1 Contract Year	10 Contract Years	1 Contract Year	All contract years	We may choose to issue this contract with different crediting method riders that have different crediting periods (e.g. 5-year point to point crediting)
3	Contract Notice Period	10 days	60 days	21 days	All contract years	
3	GMV Factor	87.5%	100%	87.5%	All contract years	

Page	Variable	Minimum	Maximum	Current	Effective	Comments
3	Annual GMV Index Rate	1%	3%	1.35% for the first [10] Contract Years, 1% thereafter	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month<sup>1</sup></li> <li>b) is 125 basis points</li> <li>c) is the equity index offset<sup>2</sup></li> </ul> <p>-The indexed interest rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown—the GMV Rate may be floored higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>
3	Annual GMV Fixed Rate	1%	3%	1.35% for the first [10] Contract Years, 1% thereafter	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month</li> <li>b) is 125 basis points</li> </ul> <p>-The indexed interest rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown—the GMV Rate may be floored higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p>
3	GMV Rate Guarantee Period	10 Contract Years	N/A	10 Contract Years	All contract years	
3	Minimum Annual Annuity Payment Rate	0.05%	4%	1%	All contract years	
3	Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All contract years	Varies to allow for future generally accepted mortality tables
3	Minimum Annuity Payment	\$10	\$500	\$100	All contract years	
3	Minimum Surrender	\$5	\$500	\$25	All contract years	
3	Minimum Required Value	\$10	\$2000	\$500	All contract years	
3	Free Surrender Percentage	1%	20%	10%	All contract years	

<sup>1</sup> Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

<sup>2</sup> The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Page	Variable	Minimum	Maximum	Current	Effective	Comments
3	Duplicate Contract Fee	\$0	\$100	\$25	All contract years	
3A	Attached Riders	N/A	N/A	As shown on filed form	All contract years	If a rider is not attached, we will suppress the entire section.
3A	Rider Date, Eligible Person(s)	N/A	N/A	As shown on filed form	All contract years	Contract specific
3A	Minimum Age	40	60	50	All contract years	
3A	Rider Notice Period	10 days	60 days	21 days	All contract years	
3A	Minimum Lifetime Withdrawal	\$5	\$500	\$100	All contract years	
3A	Annual Increase Age	20	60	40	All contract years	
3A	Interest Bonus Factor	105%	300%	110%	All contract years	
3A	Annual Rider Charge Percentage	0.05%	5%	0.95%	All contract years	
3A	Earliest Termination Date	1 <sup>st</sup> Contract Ann.	10 <sup>th</sup> Contract Ann.	5 <sup>th</sup> Contract Anniversary	All contract years	
3A	Base Withdrawal Percentages	2%	10%	As shown on filed form	All contract years	
3A	Annual Increase Percentage	5% of Option 2 single life percentages	20% of Option 2 single life percentages	5% of Option 2 single life percentages	All contract years	
3B	Initial Guarantee Period	First Crediting Period	First 5 Crediting Periods	First Crediting Period	All contract years	
3B	Allocation Percentages	0%	100%	N/A	First Contract Year	Contract specific
3B	Annual Fixed Rate	Minimum Annual Fixed Rate	N/A	3%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future fixed rates are guaranteed for a crediting term and reported in the Annual Report.
3B	Minimum Annual Fixed Rate	0.05%	N/A	0.50%	All contract years	Varies with market conditions such as interest rates or other factors.

Page	Variable	Minimum	Maximum	Current	Effective	Comments
3B	Indexed Allocations	N/A	N/A	As shown on filed form	All contract years unless the index is discontinued or changed substantially	Entire index allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.  If an index is discontinued, changed substantially, or our ability to license an index changes substantially, we may need to substitute a comparable index. Changes to the index will be submitted to the Department for approval prior to use.
3B	Annual Cap	Minimum Annual Cap	N/A	7%	Initial Guarantee Period	Future annual caps are guaranteed for a crediting term and shown in the Annual Report.
3B	Minimum Annual Cap	0.25%	N/A	1%	All contract years	
3B	Monthly Cap	Minimum Monthly Cap	N/A	3%	Initial Guarantee Period	Future monthly caps are guaranteed for a crediting term and shown in the Annual Report.
3B	Minimum Monthly Cap	0.25%	N/A	0.50%	All contract years	
3B	Annual Spread	0%	Maximum Annual Spread	1.5%	Initial Guarantee Period	Future spreads are guaranteed for a crediting term and shown in the Annual Report.
3B	Maximum Annual Spread	0%	20%	12%	All contract years	
3B	Participation Rate	50%	200%	100%	All contract years	
3B	Blended Index Weight	0%	100%	As shown on filed form	All contract years	The entire blended index is bracketed so we have the flexibility to suppress the allocation option. If we suppress any allocation options, we will do so for new issues only.  If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.
3B	Initial Index Value	N/A	N/A	1000	All contract years	The published closing index value on the day prior to the Contract Date.
3C	Index Disclosure	N/A	N/A	As shown in filed form	All contract years	Disclaimers will only change if required due to our agreements with the indexes/corporations.
3D, 3E	Guaranteed Purchase Rates	N/A	N/A	As shown in filed form	All contract years	Varies with changes in Guaranteed Interest Rates and Mortality Table

Page	Variable	Minimum	Maximum	Current	Effective	Comments
All	Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
All	Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

**Fixed Interest Allocation—Page [3C]**

Allocation Percentages are bracketed due to consumer choice.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.05%	N/A	0.50%	All Contract Years	

**Standard Index Allocations—Page [3C]**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	7%	Initial Guarantee Period	
Minimum Annual Cap	0.25%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3%	Initial Guarantee Period	
Minimum Monthly Cap	0.25%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	1.50%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Select Index Allocations—Page [3D]**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Allocation Charge Percentage	0%	5%	1%	All Contract Years	

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	9%	Initial Guarantee Period	
Minimum Annual Cap	0.25%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3.50%	Initial Guarantee Period	
Minimum Monthly Cap	0.25%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	0%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Blended Index—Page [3E]**

The entire blended index is bracketed so we have the flexibility to suppress the allocation option. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Index Weight	0%	100%	As shown on filed form	All Contract Years	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.

**Initial Index Values and Index Disclaimers—Page [3E]**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only.

Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Miscellaneous—All Pages**

Variable	Minimum	Maximum	Current	Effective	Comments
Font	N/A	N/A	Arial	All contract years	We may opt to convert the font of this contract schedule from Arial to our proprietary font (“Allianz Sans”) to align its look and feel with other Allianz forms. Font sizes and layout will not change in the conversion.  For your reference, this Statement of Variability was created using Allianz Sans.
Page Numbers	N/A	N/A	As shown in filed form	All contract years	Page numbers are variable to allow for the contract schedule to expand and contract if any sections are suppressed.

**CONTRACT SCHEDULE**

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

**TABLE OF SURRENDER CHARGE PERCENTAGES**

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	15.00%	15.00%	15.00%	15.00%	12.86%	10.71%	8.57%	6.43%	4.29%	2.14%	0.00%

Beginning in Contract Year 4, the Surrender Charge Percentage will decrease by 0.1786% on each Monthly Anniversary Day, until the beginning of Contract Year 11 when the Surrender Charge will equal 0.00%.

Accumulation Period:

Premium Bonus Percentage: [5]% for the first [5] Contract Years

Values on the Contract Date:

Accumulation Value (ACV): \$[105,000]

Rates Applicable on the Contract Date:

Interim Interest Allocation:

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

Guaranteed Minimum Value (GMV) Premium Factor: [87.5]%

GMV Interest Rate: [2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Index Allocation,  
[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Interest Allocation.

After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

**ALLOCATION INFORMATION FOLLOWS**

CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation: [FTSE 100\*]  
 Crediting Method: [Annual Point-to-Point]  
 Premium Allocation Percentage: [8]%  
 Allocated ACV: [\$8,400]  
 Participation Rate: [100]% for all Contract Years  
 Cap: [6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Cap: [3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Annual Spread: [1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]

[Index Allocation: [Nasdaq-100@\*\*]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Cap: [6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]

[Index Allocation: [Nasdaq-100\*\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Cap: [3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]

[Index Allocation: [Nasdaq-100\*\*]]  
 [Crediting Method: [Monthly Average]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Annual Spread: [2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]

[Index Allocation: [Standard & Poor's 500\*\*\* Index]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Premium Allocation Percentage: [8]%]  
 [Allocated ACV: [\$8,400]]  
 [Participation Rate: [100]% for all Contract Years]  
 [Cap: [7]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]



CONTRACT SCHEDULE (continued)

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## GUARANTEED PURCHASE RATE TABLES

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

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

## GUARANTEED PURCHASE RATE TABLES (continued)

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

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

### [Income Withdrawal Rider

Annual Rider Charge: [0.40]%

Eligible Ages for Income Withdrawals: [60-90]

#### Annual Withdrawal Percentage Table

Owner's Age at the time Income Withdrawal payments begin, if single life withdrawal option:

Ages [60 – 69]: [5]%  
 Ages [70 – 79]: [6]%  
 Ages [80 – 90]: [7]%

Younger Owner's Age at the time Income Withdrawal payments begin, if joint life withdrawal option:

Ages [60 – 69]: [4.5]%  
 Ages [70 – 79]: [5.5]%  
 Ages [80 – 90]: [6.5]%

Treasury Benchmark Rate: [5]%

Minimum Income Withdrawal payment: \$[100] ]

### [Income Withdrawal Inflation Rider

Annual Rider Charge: [0.15]%



CONTRACT SCHEDULE (continued)

Initial Allocation Details:

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

CONTRACT SCHEDULE (continued)

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

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

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

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

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

CONTRACT SCHEDULE (continued)

[Fixed Interest Allocation:]

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

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## GUARANTEED PURCHASE RATE TABLES

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

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

**GUARANTEED PURCHASE RATE TABLES (continued)**

**TABLE 3, JOINT AND SURVIVOR ANNUITY**  
 Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

**TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY**  
 Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]



CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation: [FTSE 100\*]  
 Crediting Method: [Annual Point-to-Point]  
 Initial Index Value: [1000]  
 Premium Allocation Percentage: [8]%  
 Allocated ACV: \$[8,000]  
 Allocated EWB: \$[9,200]  
 Participation Rate: [100]% for all Contract Years  
 Cap: [6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Initial Index Value: [1000]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.50]]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]]%

[Index Allocation: [FTSE 100\*]]  
 [Crediting Method: [Monthly Average]]  
 [Initial Index Value: [1000]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Annual Spread: [1.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Index Allocation: [Nasdaq-100®\*\*]]  
 [Crediting Method: [Annual Point-to-Point]]  
 [Initial Index Value: [1000]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [6.75]]% for the [first Contract Year], subsequent Contract Years will not be less than [3]]%

[Index Allocation: [Nasdaq-100\*\*]]  
 [Crediting Method: [Monthly Sum]]  
 [Initial Index Value: [1000]]  
 [Premium Allocation Percentage: [8]]%  
 [Allocated ACV: \$[8,000]]  
 [Allocated EWB: \$[9,200]]  
 [Participation Rate: [100]]% for all Contract Years  
 [Cap: [3.50]]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]]%

CONTRACT SCHEDULE (continued)

<p>[Index Allocation:  [Crediting Method:  [Initial Index Value:  [Premium Allocation Percentage:  [Allocated ACV:  [Allocated EWB:  [Participation Rate:  [Annual Spread:</p>	<p>[Nasdaq-100**]  [Monthly Average]  [1000]  [8%]  \$[8,000]  \$[9,200]  [100]% for all Contract Years  [2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%</p>
<p>[Index Allocation:  [Crediting Method:  [Initial Index Value:  [Premium Allocation Percentage:  [Allocated ACV:  [Allocated EWB:  [Participation Rate:  [Cap:</p>	<p>[Standard &amp; Poor's 500*** Index]  [Annual Point-to-Point]  [1000]  [8%]  \$[8,000]  \$[9,200]  [100]% for all Contract Years  [7]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%</p>
<p>[Index Allocation:  [Crediting Method:  [Initial Index Value:  [Premium Allocation Percentage:  [Allocated ACV:  [Allocated EWB:  [Participation Rate:  [Cap:</p>	<p>[Standard &amp; Poor's 500*** Index]  [Monthly Sum]  [1000]  [8%]  \$[8,000]  \$[9,200]  [100]% for all Contract Years  [3.00]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%</p>
<p>[Index Allocation:  [Crediting Method:  [Initial Index Value:  [Premium Allocation Percentage:  [Allocated ACV:  {Allocated EWB:  [Participation Rate:  [Annual Spread:</p>	<p>[Standard &amp; Poor's 500*** Index]  [Monthly Average]  [1000]  [8%]  \$[8,000]  \$[9,200]  [100]% for all Contract Years  [1.5]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%</p>
<p>[Blended Index Allocation:]   [Crediting Method:  [Premium Allocation Percentage:  [Allocated ACV:  [Allocated EWB:  [Participation Rate:  [Cap:</p>	<p>[Indexes and Index Weights for all Contract Years:]  [Dow Jones Industrials**** Weight of [35]%,  [Initial Index Value: [1000]  FTSE 100* Weight of [20]%,  [Initial Index Value: [1000]  Barclays Capital U.S. Aggregate***** Weight of [35]%,  [Initial Index Value: [1000]  Russell 2000 Weight of [10]%,  [Initial Index Value: [1000]  [Annual Point-to-Point]  [8%]  \$[8,000]  \$[9,200]  [100]% for all Contract Years  [8.50]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%</p>

CONTRACT SCHEDULE (continued)

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]%, [Initial Index Value: [1000]]
	FTSE 100* Weight of [20]%, [Initial Index Value: [1000]]
	Barclays Capital U.S. Aggregate***** Weight of [35]%, [Initial Index Value: [1000]]
	Russell 2000 Weight of [10]%, [Initial Index Value: [1000]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[0.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Fixed Interest Allocation:]	
[Premium Allocation Percentage:	[12]%]
[Allocated ACV:	[\$12,000]]
[Allocated EWB:	[\$13,800]]
[Current Credited Rate:	[1.5]% for the [first Contract Year], no less than [1.5]% thereafter]

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## GUARANTEED PURCHASE RATE TABLES

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

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

**GUARANTEED PURCHASE RATE TABLES (continued)**

**TABLE 3, JOINT AND SURVIVOR ANNUITY**  
 Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

**TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY**  
 Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

CONTRACT SCHEDULE (continued)

**Fixed Interest Allocation**

<b>Allocation Percentage</b>	<b>Current Credited Rate for the [first Contract Year]</b>	<b>Guaranteed Current Credited Rate for all Contract Years</b>
[20]%	[1.50]%	[0.50]%

**[Standard Index Allocations**

<b>Premium Allocation Percentage</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Contract Years</b>
[[25]%	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%
[[10]%	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%
[[25]%	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%
[[0]%	FTSE 100 <sup>3</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%
[[0]%	FTSE 100 <sup>3</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%
[[10]%	FTSE 100 <sup>3</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%
[[0]%	Euro-STOXX 50 <sup>6</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%
[[0]%	Euro-STOXX 50 <sup>6</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%
[[0]%	Euro-STOXX 50 <sup>6</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%
[[0]%	Blended Index*	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%
[[0]%	Blended Index*	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%

CONTRACT SCHEDULE (continued)

**[Select Index Allocations**

Allocation Charge Percentage:

[1]% for all Contract Years]

<b>[Premium Allocation Percentage]</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Crediting Periods</b>
[[10]%]	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Average	0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Blended Index*	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Blended Index*	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]

CONTRACT SCHEDULE (continued)

**[\*Blended Index**

Index	Weight
[Dow Jones Industrial Average <sup>4</sup>	[35]%]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[35]%]
[FTSE 100 <sup>3</sup>	[20]%]
[Russell 2000	[10]%]

**[Initial Index Values**

Index	Initial Index Value
Standard & Poor's 500 <sup>1</sup>	[1000]
Nasdaq-100® <sup>2</sup>	[1000]
FTSE 100 <sup>3</sup>	[1000]
Dow Jones Industrial Average <sup>4</sup>	[1000]
Barclays Capital U.S. Aggregate <sup>5</sup>	[1000]
Euro-STOXX 50 <sup>6</sup>	[1000]
Russell 2000	[1000]

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**Contract Schedule**

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[May 15, 2008]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[May 15, 2063]		

**Surrender Charge Percentages**

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

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

**Premium:**

Premium Period:	First [3] Contract Year[s]
Minimum Additional Premium:	[\$25]
Maximum Additional Premium:	[\$25,000] unless we approve a larger amount.
Premium Bonus Percentage:	[7]%

**Vested Bonus Percentages**

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vested Bonus Percentage	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

The Vested Bonus Percentage is constant throughout the Contract Year.

**Values on the Contract Date:**

Accumulation Value: \$[107,000]

**During the Accumulation Period:**

Guaranteed Minimum Value Premium Factor:	[87.5]%
GMV Index Rate:	[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter.]
GMV Interest Rate:	[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter.]
Minimum Annual Cap:	[3]%
Minimum Monthly Cap:	[1.25]%
Maximum Annual Spread:	[8]%
Minimum Credited Rate:	[2.5]%

Minimum Surrender Amount: \$[25]

Partial Surrender Percentage: [10]%

Duplicate Contract Fee: \$[25]

**After the Accumulation Period:**

Guaranteed Interest Rate for Annuity Payments: [1]%

Minimum Annuity Payment: \$[100]

**Allocation Information Follows**

Contract Schedule (continued)

Initial Allocation Details:

[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Cap:	[7]]% for the [first Contract Year]]
[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Monthly Cap:	[3]]% for the [first Contract Year]]
[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[1.5]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100®**]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Cap:	[6.75]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Monthly Cap:	[3.50]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[2]]% for the [first Contract Year]]

Contract Schedule (continued)

[Blended Index Allocation:	[Indexes and Index Weights for all Contract Years:]]
	[Dow Jones Industrial Average*** Weight of [35]%,]
	[Initial Index Value: [1000]]
	[EURO STOXX 50**** Weight of [20]%,]
	[Initial Index Value: [1000]]
	[Barclays Capital U.S. Aggregate ***** Weight of [35]%,]
	[Initial Index Value: [1000]]
	[Russell 2000 Weight of [10]%,]
	[Initial Index Value: [1000]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%
[Allocated Accumulation Value:	[\$[8,560]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Cap:	[8.50]% for the [first Contract Year]]
[Blended Index Allocation:	[Indexes and Index Weights for all Contract Years:]]
	[Dow Jones Industrial Average*** Weight of [35]%,]
	[Initial Index Value: [1000]]
	[EURO STOXX 50**** Weight of [20]%,]
	[Initial Index Value: [1000]]
	[Barclays Capital U.S. Aggregate ***** Weight of [35]%,]
	[Initial Index Value: [1000]]
	[Russell 2000 Weight of [10]%,]
	[Initial Index Value: [1000]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%
[Allocated Accumulation Value:	[\$[8,560]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[0.50]% for the [first Contract Year]]
[Index Allocation:	[EURO STOXX 50****]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated Accumulation Value:	[\$[8,560]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Cap:	[6.75]% for the [first Contract Year]]
[Index Allocation:	[EURO STOXX 50****]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated Accumulation Value:	[\$[8,560]]
[Participation Rate:	[100]% for all Contract Years]
[Monthly Cap:	[3.50]% for the [first Contract Year]]
[Index Allocation:	[EURO STOXX 50****]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated Accumulation Value:	[\$[8,560]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year]]
[Interest Allocation:]	
[Premium Allocation Percentage:	[12]%
[Allocated Accumulation Value:	[\$[12,840]]
[Current Credited Rate:	[2.5%] for the [first Contract Year]]
Interim Interest Allocation:	
Current Credited Rate:	[2.5%] for the [first Contract Year]]

Contract Schedule (continued)

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**GUARANTEED PURCHASE RATE TABLES**

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

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

**GUARANTEED PURCHASE RATE TABLES (continued)**

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

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

Contract Schedule (continued)

**Interim Interest Allocation**

Allocation Percentage	Current Credited Rate for the [first Contract Year]	Minimum Credited Rate for all Contract Years
N/A	[1.50]%	[0.50]%

**Fixed Interest Allocation**

Allocation Percentage	Current Credited Rate for the [first Contract Year]	Minimum Credited Rate for all Contract Years
[20]%	[1.50]%	[0.50]%

**[Standard Index Allocations**

Premium Allocation Percentage	Index	Crediting Method	Cap/Spread for the [first Contract Year]	Minimum Cap/ Maximum Spread for all Contract Years	Participation Rate for all Contract Years
[[25]%	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[25]%	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[10]%	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[10]%	Euro-STOXX 50 <sup>3</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>3</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>3</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%	Blended Index*	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Blended Index*	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]

Contract Schedule (continued)

**[Select Index Allocations**

Allocation Charge Percentage:

[1]% for all Contract Years]

<b>[Premium Allocation Percentage]</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Crediting Periods</b>
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[10]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Blended Index*	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Blended Index*	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]

**[\*Blended Index**

<b>Index</b>	<b>Weight</b>
[Dow Jones Industrial Average <sup>4</sup>	[35]%]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[35]%]
[Euro-STOXX 50 <sup>3</sup>	[20]%]
[Russell 2000	[10]%]

Contract Schedule (continued)

**[Initial Index Values**

<b>Index</b>	<b>Initial Index Value</b>
Standard & Poor's 500 <sup>1</sup>	[1000]
Nasdaq-100® <sup>2</sup>	[1000]
Euro-STOXX 50 <sup>3</sup>	[1000]
Dow Jones Industrial Average <sup>4</sup>	[1000]
Barclays Capital U.S. Aggregate <sup>5</sup>	[1000]
Russell 2000	[1000]

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**Contract Schedule**

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[Owner: [John Doe]] Contract Number: [Specimen]  
Owner: [Jane Doe] Contract Date: [May 5, 2012]  
Maximum Issue Age: [90] Monthly Anniversary: [5]

Annuitant: [John Doe] Scheduled Annuity Date: [May 5, 2067]  
Annuitant's Age and Gender: [35 Male] Maximum Annuity Date: [May 5, 2077]

Single Premium: \$[100,000]  
Accumulation Value: \$[100,000]

**Accumulation Value**

Crediting Period: [1 Contract Year]  
Notice Period: First [21 days] of each Crediting Period

**Guaranteed Minimum Value**

GMV Factor: [87.5]%  
Annual GMV Index Rate: [1.00]% for all Crediting Periods  
Annual GMV Fixed Rate: [1.00]% for all Crediting Periods

**Basis of Values**

Minimum Annual Annuity Payment Rate: [1]% for all Contract Years  
Annuity Mortality Table: [Annuity 2000 Mortality Table]  
Minimum Annuity Payment: \$[100]

**Surrenders**

Beginning of Contract Year	1	2	3	4	5	6	7+
Surrender Charge Percentage	8.50%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%

The Surrender Charge Percentage will decrease by 1/12 of 0.50% on each of the first 12 Monthly Anniversaries. On each subsequent Monthly Anniversary, the Surrender Charge Percentage will decrease by 1/12 of 1%. Starting in the 7<sup>th</sup> Contract Year, the Surrender Charge Percentage will permanently equal 0.00%.

Minimum Surrender: \$[25]  
Minimum Required Value: \$[500]  
Free Surrender Percentage: [10]%

**General Provisions**

Duplicate Contract Fee: \$[25]

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**Contract Schedule** *continued from the previous page*

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**[Fixed Allocation**

<b>Allocation Percentage</b>	<b>Annual Fixed Rate for the first Crediting Period</b>	<b>Minimum Annual Fixed Rate for all Crediting Periods</b>
[20]%	[3]%	[0.5]% ]

**Indexed Allocations**

<b>Allocation Percentage</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Annual Spread for the first Crediting Period</b>	<b>Maximum Annual Spread for all Crediting Periods</b>	<b>Participation Rate for all Crediting Periods</b>
[[60]%	Barclays Capital U.S. Aggregate <sup>1</sup>	Annual Point-to-Point	[1.5]%	[6]%	[100]%]
[[20]%	PIMCO US Advantage Index <sup>2</sup>	Annual Point-to-Point	[1.5]%	[6]%	[100]%]

**Initial Index Values**

<b>Index</b>	<b>Initial Index Value</b>
[Barclays Capital U.S. Aggregate <sup>1</sup>	[1000]
[PIMCO US Advantage Index <sup>2</sup>	[1000]

[<sup>1</sup>The Barclays Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy, and/or completeness of the Barclays Capital Indices, or any data included therein, or otherwise obtained by Allianz, owners of the product, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

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**Contract Schedule** *continued from the previous page*

**Guaranteed Purchase Rate Tables**

Upon request, we will furnish rates for ages and guaranteed periods not shown.

<b>Table 1</b>							
<b>Guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period</b>							
Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments
3	\$[28.18	10	8.75	17	5.33	24	3.90
4	21.24	11	7.99	18	5.05	25	3.76
5	17.08	12	7.36	19	4.81	26	3.64
6	14.30	13	6.83	20	4.59	27	3.52
7	12.32	14	6.37	21	4.40	28	3.41
8	10.83	15	5.98	22	4.22	29	3.31
9	9.68	16	5.63	23	4.05	30	3.21]

<b>Table 2</b>								
<b>Life - Monthly installments per \$1,000, payable while the Annuitant is living</b>								
Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant
50	\$[3.02	2.78	61	4.07	3.68	72	6.15	5.47
51	3.09	2.84	62	4.21	3.79	73	6.42	5.71
52	3.17	2.90	63	4.35	3.91	74	6.71	5.98
53	3.25	2.97	64	4.50	4.04	75	7.02	6.26
54	3.33	3.04	65	4.67	4.18	76	7.36	6.57
55	3.42	3.12	66	4.84	4.33	77	7.71	6.91
56	3.51	3.20	67	5.03	4.48	78	8.09	7.27
57	3.61	3.29	68	5.22	4.65	79	8.50	7.66
58	3.72	3.38	69	5.43	4.83	80	8.93	8.09]
59	3.83	3.47	70	5.66	5.03			
60	3.95	3.57	71	5.90	5.24			

<b>Life with a guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period and thereafter while the Annuitant is living</b>									
Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period		Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period	
	10 Years	20 Years	10 Years	20 Years		10 Years	20 Years	10 Years	20 Years
50	\$[3.00	2.92	2.77	2.73	66	4.65	4.00	4.23	3.84
51	3.07	2.98	2.83	2.78	67	4.80	4.07	4.37	3.91
52	3.14	3.04	2.89	2.84	68	4.95	4.13	4.52	3.99
53	3.22	3.11	2.96	2.90	69	5.11	4.18	4.67	4.06
54	3.30	3.17	3.03	2.96	70	5.28	4.24	4.83	4.13
55	3.38	3.24	3.10	3.02	71	5.45	4.29	5.00	4.19
56	3.47	3.30	3.18	3.09	72	5.62	4.33	5.18	4.25
57	3.56	3.37	3.26	3.16	73	5.80	4.37	5.37	4.30
58	3.66	3.44	3.35	3.23	74	5.98	4.41	5.56	4.35
59	3.76	3.51	3.44	3.30	75	6.17	4.44	5.76	4.39
60	3.87	3.59	3.53	3.37	76	6.35	4.47	5.96	4.43
61	3.99	3.66	3.63	3.45	77	6.53	4.49	6.17	4.46
62	4.11	3.73	3.74	3.53	78	6.72	4.51	6.38	4.49
63	4.23	3.80	3.85	3.60	79	6.90	4.53	6.59	4.51
64	4.36	3.87	3.97	3.68	80	7.07	4.55	6.79	4.53]
65	4.50	3.94	4.10	3.76					

**Contract Schedule** *continued from the previous page*

<b>Table 3</b>							
<b>Joint and survivor - Monthly installments per \$1,000, payable while either Annuitant is living</b>							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.43	2.53	2.62	2.68	2.72	2.74	2.76
55	2.53	2.69	2.82	2.93	3.00	3.05	3.08
60	2.62	2.82	3.02	3.20	3.33	3.43	3.49
65	2.68	2.93	3.20	3.46	3.70	3.88	4.01
70	2.72	3.00	3.33	3.70	4.06	4.39	4.65
75	2.74	3.05	3.43	3.88	4.39	4.92	5.39
80	2.76	3.08	3.49	4.01	4.65	5.39	6.15]

<b>Table 4</b>							
<b>Joint and 2/3 survivor - Monthly installments per \$1,000, payable while both Annuitants are living. After the death of one Annuitant, 2/3 of the original installment amount will continue while the surviving Annuitant is living</b>							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.65	2.79	2.93	3.08	3.24	3.39	3.54
55	2.79	2.96	3.14	3.33	3.52	3.71	3.90
60	2.93	3.14	3.37	3.60	3.85	4.10	4.35
65	3.08	3.33	3.60	3.91	4.23	4.57	4.90
70	3.24	3.52	3.85	4.23	4.66	5.12	5.58
75	3.39	3.71	4.10	4.57	5.12	5.74	6.40
80	3.54	3.90	4.35	4.90	5.58	6.40	7.32]

<b>Table 5</b>					
<b>Guaranteed period at higher ages – Minimum guaranteed periods based on the Age and gender of the Annuitant</b>					
Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant
	Minimum Guaranteed Period	Minimum Guaranteed Period		Minimum Guaranteed Period	Minimum Guaranteed Period
80	[9 years	10 years	91	[5 years	5 years
81	9 years	10 years	92	5 years	5 years
82	8 years	8 years	93	4 years	4 years
83	8 years	8 years	94	4 years	4 years
84	7 years	7 years	95	4 years	4 years
85	7 years	7 years	96	4 years	4 years
86	6 years	6 years	97	3 years	3 years
87	6 years	6 years	98	3 years	3 years
88	6 years	6 years	99	3 years	3 years
89	5 years	5 years	100	3 years	3 years]
90	5 years	5 years]			

## Contract Schedule

[Owner:	[John Doe]]	Contract Number:	[Specimen]
Owner:	[Jane Doe]	Contract Date:	[May 15, 2011]
Maximum Issue Age:	[80]	Monthly Anniversary:	[15]
Annuitant:	[John Doe]	Scheduled Annuity Date:	[May 15, 2066]
Annuitant's Age and Gender:	[35 Male]	Maximum Annuity Date:	[May 15, 2076]
Initial Premium:	[\$100,000]		
Accumulation Value:	[\$100,000]		

### Premium

Premium Period:	[First 3 Contract Years]
Minimum Additional Premium:	[\$25]
Maximum Additional Premium:	[\$25,000] unless we approve a larger amount

### Accumulation Value

Crediting Period:	[1 Contract Year]
Contract Notice Period:	First [21 days] of each Crediting Period

### Guaranteed Minimum Value

GMV Factor:	[87.5]%
Annual GMV Index Rate:	[1.35]% for the first [10] Contract Years, [1.00]% thereafter
Annual GMV Fixed Rate:	[1.35]% for the first [10] Contract Years, [1.00]% thereafter

### Basis of Values

Minimum Annual Annuity Payment Rate:	[1]% for all Contract Years
Annuity Mortality Table:	[Annuity 2000 Mortality Table]
Minimum Annuity Payment:	[\$100]

### Surrenders

#### Surrender Charge Percentage Table

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

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

Minimum Surrender:	[\$25]
Minimum Required Value:	[\$500]
Free Surrender Percentage:	[10]%

### General Provisions

Duplicate Contract Fee:	[\$25]
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**Contract Schedule** *continued from the previous page*

**[Attached Riders]**

**[Benefit Rider]**

Rider Date: [May 15, 2011]  
 Eligible Person(s): [John Doe]  
 [Jane Doe]  
 Minimum Age: [50]  
 Rider Notice Period: At least [21 days] before a Contract Anniversary  
 Minimum Lifetime Withdrawal: \$[100]  
 Annual Increase Age: [40]  
 Interest Bonus Factor: [110]%  
 Annual Rider Charge Percentage: [0.95]%  
 Earliest Termination Date: [May 15, 2016]

**Lifetime Withdrawal Percentage Table**

Designated Specified Person's Age on Contract Date	Base Withdrawal Percentage				Annual Increase Percentage
	Option 1		Option 2		
	Single-life	Joint-life	Single-life	Joint-life	
[0 - 50	4.00%	3.50%	3.00%	2.50%	0.15%*]
[51	4.10%	3.60%	3.10%	2.60%	0.16%]
[52	4.20%	3.70%	3.20%	2.70%	0.16%]
[53	4.30%	3.80%	3.30%	2.80%	0.17%]
[54	4.40%	3.90%	3.40%	2.90%	0.17%]
[55	4.50%	4.00%	3.50%	3.00%	0.18%]
[56	4.60%	4.10%	3.60%	3.10%	0.18%]
[57	4.70%	4.20%	3.70%	3.20%	0.19%]
[58	4.80%	4.30%	3.80%	3.30%	0.19%]
[59	4.90%	4.40%	3.90%	3.40%	0.20%]
[60	5.00%	4.50%	4.00%	3.50%	0.20%]
[61	5.10%	4.60%	4.10%	3.60%	0.21%]
[62	5.20%	4.70%	4.20%	3.70%	0.21%]
[63	5.30%	4.80%	4.30%	3.80%	0.22%]
[64	5.40%	4.90%	4.40%	3.90%	0.22%]
[65	5.50%	5.00%	4.50%	4.00%	0.23%]
[66	5.60%	5.10%	4.60%	4.10%	0.23%]
[67	5.70%	5.20%	4.70%	4.20%	0.24%]
[68	5.80%	5.30%	4.80%	4.30%	0.24%]
[69	5.90%	5.40%	4.90%	4.40%	0.25%]
[70	6.00%	5.50%	5.00%	4.50%	0.25%]
[71	6.10%	5.60%	5.10%	4.60%	0.26%]
[72	6.20%	5.70%	5.20%	4.70%	0.26%]
[73	6.30%	5.80%	5.30%	4.80%	0.27%]
[74	6.40%	5.90%	5.40%	4.90%	0.27%]
[75	6.50%	6.00%	5.50%	5.00%	0.28%]
[76	6.60%	6.10%	5.60%	5.10%	0.28%]
[77	6.70%	6.20%	5.70%	5.20%	0.29%]
[78	6.80%	6.30%	5.80%	5.30%	0.29%]
[79	6.90%	6.40%	5.90%	5.40%	0.30%]
[80+	7.00%	6.50%	6.00%	5.50%	0.30%]

\*Annual Increase Percentage does not apply until the Age of the Designated Specified Person is greater than or equal to the Annual Increase Age.

**Contract Schedule** *continued from the previous page*

**Fixed Allocation and Interim Allocation**

Allocation Percentage	Annual Fixed Rate for the [first Crediting Period]	Minimum Annual Fixed Rate for all Crediting Periods
[20]%	[3]%	[0.5]%

**Indexed Allocations**

Allocation Percentage	Index	Crediting Method	Cap/Spread for the [first Crediting Period]	Minimum Cap/Maximum Spread for all Crediting Periods	Participation Rate for all Crediting Periods
[[25]%]	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[7]% Annual Cap	[1]% Annual Cap	[100]%]
[[10]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[1.5]% Annual Spread	[12]% Annual Spread	[100]%]
[[25]%]	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[7]% Annual Cap	[1]% Annual Cap	[100]%]
[[10]%]	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Average	[1.5]% Annual Spread	[12]% Annual Spread	[100]%]
[[10]%]	Euro-STOXX 50 <sup>3</sup>	Annual Point-to-Point	[7]% Annual Cap	[1]% Annual Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Sum	[3]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Average	[1.5]% Annual Spread	[12]% Annual Spread	[100]%]
[[0]%]	Blended Index*	Annual Point-to-Point	[7]% Annual Cap	[1]% Annual Cap	[100]%]
[[0]%]	Blended Index*	Monthly Average	[1.5]% Annual Spread	[12]% Annual Spread	[100]%]

**[\*Blended Index**

Index	Weight
[Dow Jones Industrial Average <sup>4</sup>	[35]%]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[35]%]
[Euro-STOXX 50 <sup>3</sup>	[20]%]
[Russell 2000	[10]%]

**Initial Index Values**

Index	Initial Index Value
[Standard & Poor's 500 <sup>1</sup>	[1000]
[Nasdaq-100® <sup>2</sup>	[1000]
[Euro-STOXX 50 <sup>3</sup>	[1000]
[Dow Jones Industrial Average <sup>4</sup>	[1000]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[1000]
[Russell 2000	[1000]

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**Contract Schedule** *continued from the previous page*

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[<sup>5</sup>The Barclays Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy, and/or completeness of the Barclays Capital Indices, or any data included therein, or otherwise obtained by Allianz, owners of the product, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

**Contract Schedule** *continued from the previous page*

**Guaranteed Purchase Rate Tables**

Upon request, we will furnish rates for ages and guaranteed periods not shown.

<b>Table 1</b>							
<b>Guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period</b>							
Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments
3	\$[28.18	10	8.75	17	5.33	24	3.90
4	21.24	11	7.99	18	5.05	25	3.76
5	17.08	12	7.36	19	4.81	26	3.64
6	14.30	13	6.83	20	4.59	27	3.52
7	12.32	14	6.37	21	4.40	28	3.41
8	10.83	15	5.98	22	4.22	29	3.31
9	9.68	16	5.63	23	4.05	30	3.21]

<b>Table 2</b>								
<b>Life - Monthly installments per \$1,000, payable while the Annuitant is living</b>								
Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant
50	\$[3.02	2.78	61	4.07	3.68	72	6.15	5.47
51	3.09	2.84	62	4.21	3.79	73	6.42	5.71
52	3.17	2.90	63	4.35	3.91	74	6.71	5.98
53	3.25	2.97	64	4.50	4.04	75	7.02	6.26
54	3.33	3.04	65	4.67	4.18	76	7.36	6.57
55	3.42	3.12	66	4.84	4.33	77	7.71	6.91
56	3.51	3.20	67	5.03	4.48	78	8.09	7.27
57	3.61	3.29	68	5.22	4.65	79	8.50	7.66
58	3.72	3.38	69	5.43	4.83	80	8.93	8.09]
59	3.83	3.47	70	5.66	5.03			
60	3.95	3.57	71	5.90	5.24			

<b>Life with a guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period and thereafter while the Annuitant is living</b>									
Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period		Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period	
	10 Years	20 Years	10 Years	20 Years		10 Years	20 Years	10 Years	20 Years
50	\$[3.00	2.92	2.77	2.73	66	4.65	4.00	4.23	3.84
51	3.07	2.98	2.83	2.78	67	4.80	4.07	4.37	3.91
52	3.14	3.04	2.89	2.84	68	4.95	4.13	4.52	3.99
53	3.22	3.11	2.96	2.90	69	5.11	4.18	4.67	4.06
54	3.30	3.17	3.03	2.96	70	5.28	4.24	4.83	4.13
55	3.38	3.24	3.10	3.02	71	5.45	4.29	5.00	4.19
56	3.47	3.30	3.18	3.09	72	5.62	4.33	5.18	4.25
57	3.56	3.37	3.26	3.16	73	5.80	4.37	5.37	4.30
58	3.66	3.44	3.35	3.23	74	5.98	4.41	5.56	4.35
59	3.76	3.51	3.44	3.30	75	6.17	4.44	5.76	4.39
60	3.87	3.59	3.53	3.37	76	6.35	4.47	5.96	4.43
61	3.99	3.66	3.63	3.45	77	6.53	4.49	6.17	4.46
62	4.11	3.73	3.74	3.53	78	6.72	4.51	6.38	4.49
63	4.23	3.80	3.85	3.60	79	6.90	4.53	6.59	4.51
64	4.36	3.87	3.97	3.68	80	7.07	4.55	6.79	4.53]
65	4.50	3.94	4.10	3.76					

**Contract Schedule** *continued from the previous page*

<b>Table 3</b>							
<b>Joint and survivor</b> - Monthly installments per \$1,000, payable while either Annuitant is living							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.43	2.53	2.62	2.68	2.72	2.74	2.76
55	2.53	2.69	2.82	2.93	3.00	3.05	3.08
60	2.62	2.82	3.02	3.20	3.33	3.43	3.49
65	2.68	2.93	3.20	3.46	3.70	3.88	4.01
70	2.72	3.00	3.33	3.70	4.06	4.39	4.65
75	2.74	3.05	3.43	3.88	4.39	4.92	5.39
80	2.76	3.08	3.49	4.01	4.65	5.39	6.15]

<b>Table 4</b>							
<b>Joint and 2/3 survivor</b> - Monthly installments per \$1,000, payable while both Annuitants are living. After the death of one Annuitant, 2/3 of the original installment amount will continue while the surviving Annuitant is living							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.65	2.79	2.93	3.08	3.24	3.39	3.54
55	2.79	2.96	3.14	3.33	3.52	3.71	3.90
60	2.93	3.14	3.37	3.60	3.85	4.10	4.35
65	3.08	3.33	3.60	3.91	4.23	4.57	4.90
70	3.24	3.52	3.85	4.23	4.66	5.12	5.58
75	3.39	3.71	4.10	4.57	5.12	5.74	6.40
80	3.54	3.90	4.35	4.90	5.58	6.40	7.32]