

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium  
**Product Name:** May 2013 Updates L40534-01  
**Project Name/Number:** /

## Filing at a Glance

**Company:** Allianz Life Insurance Company of North America  
**Product Name:** May 2013 Updates L40534-01  
**State:** Arkansas  
**TOI:** A03I Individual Annuities - Deferred Variable  
**Sub-TOI:** A03I.002 Flexible Premium  
**Filing Type:** Form  
**Date Submitted:** 01/17/2013  
**SERFF Tr Num:** ALLC-128846990  
**SERFF Status:** Closed-Approved-Closed  
**State Tr Num:**  
**State Status:** FEES PAID  
**Co Tr Num:** MAY 2013 UPDATES L40534-01  
  
**Implementation:** On Approval  
**Date Requested:**  
**Author(s):** Chris Steigauf, Patricia Evans, Marni Zaideman, Alexandra Habicht, Pamela Koch  
**Reviewer(s):** Linda Bird (primary)  
**Disposition Date:** 01/29/2013  
**Disposition Status:** Approved-Closed  
**Implementation Date:**  
  
**State Filing Description:**

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## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 01/29/2013  
State Status Changed: 01/17/2013  
Deemer Date: Created By: Pamela Koch  
Submitted By: Patricia Evans Corresponding Filing Tracking Number:

Filing Description:  
Re: INDIVIDUAL VARIABLE ANNUITY – NAIC #761-90611

Contracts for Vision and Connections  
L40534-01-AR – Base Contract  
L40535-01-AR – Bonus Contract

Riders for Vision and Connections  
S40870 – Traditional Death Benefit Rider  
S40857-01 – Quarterly Value Death Benefit Rider

Riders for Retirement Advantage  
S40863-01 – Heritage Account Rider  
S40871 – Heritage Death Benefit Rider  
S40864-01 – Retirement Protection Account Rider  
S40872 – Quarterly Value Death Benefit Rider

Riders for Retirement Protector  
S40818-02 – Income Advantage Account Rider  
S40873 – Income Advantage Death Benefit Rider

Endorsement for Retirement Protector  
S40874 – Death Benefit Payment Option Endorsement

Connections Contract Schedules  
S40836-01 – Base Contract Schedule  
S40846-01 – Income Protector Contract Schedule  
S40850-01 – Income Focus Contract Schedule  
S40855-01 – Investment Protector Contract Schedule

Vision Contract Schedules  
S40832-01 – Base Contract Schedule  
S40833-01 – Bonus Contract Schedule  
S40845-01 – Income Protector Contract Schedule  
S40849-01 – Income Focus Contract Schedule

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#### S40854-01 – Investment Protector Contract Schedule

##### Applications for Vision and Connections

F60002 – Allianz Vision Variable Annuity Application

F70038 – Allianz Connections Variable Annuity Application

Please find the attached above referenced forms submitted for review. These forms are new, have never been issued, and may be used with other forms approved in the future. These forms will be sold through brokers in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

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

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all contract forms when issued.

The purpose of this filing is to update four of our current products by pulling the death benefit out of the originally approved forms and moving it into separate riders that track the Determining Lives (original owners and/or annuitants). The primary reason for this change is to prevent anti-selection.

Contract L40534-01-AR is intended to, upon its implementation, replace form L40534-AR (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891).

Bonus Contract L40535-01-AR is intended to, upon its implementation, replace form L40535-AR (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891).

The primary changes to the aforementioned contracts from the previously approved versions was to remove the Traditional Death Benefit into a separate rider and replace it with a death benefit that provides for contract value, and also to introduce the term 'Valid Claim'.

Traditional Death Benefit Rider S40870 is a rider that is offered for issue with contracts L40534-01-AR and L40535-01-AR at no charge. It provides an increase to the contract value or death benefit so long as the owner does not die before a Determining Life.

Quarterly Value Death Benefit Rider S40857-01 is intended to, upon its implementation, replace form S40857 (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891) for issue with contracts L40534-01-AR and L40535-01-AR.

Heritage Death Benefit Rider S40871 is a rider that is offered for issue with contract L40537-AR at no charge. Contract L40537-AR was previously approved on 06/07/2012, under SERFF Tracking #ALLE-128438459. It provides an increase to the contract value or death benefit so long as the owner does not die before a Determining Life.

Heritage Account Rider S40863-01 is intended to, upon its implementation, replace form S40863 (previously approved on 06/07/2012, under SERFF Tracking #ALLE-128438459) for issue with contract L40537-AR.

Quarterly Value Death Benefit Rider S40872 is a rider that is offered for issue with contract L40537-AR at no charge. It

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provides an increase to the contract value or death benefit so long as the owner does not die before a Determining Life.

Retirement Protection Account Rider S40864-01 is intended to, upon its implementation, replace form S40864 (previously approved on 06/07/2012, under SERFF Tracking #ALLE-128438459) for issue with contract L40537-AR.

Income Advantage Death Benefit Rider S40873 is a rider that is offered for issue with contract L40533-AR at no charge. L40533-AR was previously approved on 06/22/2010, under SERFF Tracking #ALLE-126675592. It provides an increase to the contract value or death benefit so long as the owner does not die before a Determining Life.

Income Advantage Account Rider S40818-02 is intended to, upon its implementation, replace form S40818-01 (previously approved on 08/30/2010, under SERFF Tracking #ALLC-126784617) for issue with contract L40533-AR.

The primary change to the above riders was to pull the death benefit from the previously approved versions into a separate death benefit rider. The new versions of the death benefit riders track the Determining Lives. Upon approval, these riders will only be available with newly issued business.

Contract Schedules S40832-01 and S40836-01 are intended to, upon their implementation, replace forms S40832 and S40836 respectively (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891), and will be, depending on the product, issued if the owner does not select an optional withdrawal charge or does not select the Bonus option.

Contract Schedule S40833-01 is intended to, upon its implementation, replace form S40833 (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891) and will be issued if the owner selects the Bonus option.

The primary change to the aforementioned Contract Schedules was that we added a field for Determining Life.

Contract Schedules S40845-01 and S40846-01 are intended to, upon their implementation, replace forms S40845 and S40846 respectively (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891), and will be, depending on the product, issued if the owner selects form S40844, the optional Income Protector Rider (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891).

Contract Schedules S40849-01 and S40850-01 are intended to, upon their implementation, replace forms S40849 and S40850 respectively (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891), and will be, depending on the product, issued if the owner selects form S40848, the optional Income Focus Rider (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891).

Contract Schedules S40854-01 and S40855-01 are intended to, upon their implementation, replace forms S40854 and S40855 respectively (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891), and will be, depending on the product, issued if the owner selects form S40852, the optional Investment Protector Rider (previously approved on 07/17/2012, under SERFF Tracking #ALLC-128340891).

The primary change to the aforementioned Contract Schedules was that we added outside brackets around Joint Owner, so that we could suppress it in the event there is a sole owner.

All of the above contract schedules may be used with contract form L40534-01-AR, except for contract schedule S40833-01, which may only be used with contract form L40535-01-AR.

The contract schedules include the variables associated with the contracts previously mentioned. Please refer to the enclosed

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Statement of Variability for details.

Death Benefit Payment Option Endorsement S40874 is intended to amend contract L40533-AR (previously approved on 06/22/2010, under SERFF Tracking #ALLE-126675592). This Endorsement is being filed to provide a more detailed explanation of the fees associated with Death Benefit Payment Options B and C. Upon approval, this Endorsement will be distributed with existing and newly issued business.

Applications F60002 and F70038 are the applications for Vision and Connections, respectively. These applications are intending to, upon its implementation, replace forms F60001 and F70037 respectively (previously approved on 01/10/2012, under SERFF Tracking #ALLC-127951362). These applications may be used with other forms approved in the future. Please refer to the attached Statement of Variability for details.

To the best of our knowledge and belief, the above listed document conforms to all state statutes, insurance regulations, and department requirements.

Regulation 6 has been reviewed and to the best of our knowledge we believe we are in compliance with Regulation 6.

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

Sincerely,

Patricia Evans  
Product Contract Analyst

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst	<a href="mailto:Patricia.Evans@Allianzlife.com">Patricia.Evans@Allianzlife.com</a>
5701 Golden Hills Drive	763-765-7135 [Phone]
Minneapolis, MN 55416	763-765-6306 [FAX]

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 03
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:	\$1,100.00
Retaliatory?	No
Fee Explanation:	22 forms at \$50 each = \$1100.00

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Per Company: No

Company	Amount	Date Processed	Transaction #
Allianz Life Insurance Company of North America	\$1,100.00	01/17/2013	66640142

SERFF Tracking #:

ALLC-128846990

State Tracking #:

Company Tracking #:

MAY 2013 UPDATES L40534-01

State:

Arkansas

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

May 2013 Updates L40534-01

Project Name/Number:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/29/2013	01/29/2013

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
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## Disposition

Disposition Date: 01/29/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Variability		Yes
Form	Individual Flexible Purchase Payment Variable Deferred Annuity Contract		Yes
Form	Individual Flexible Purchase Payment Variable Deferred Annuity Contract		Yes
Form	Quarterly Value Death Benefit Rider		Yes
Form	Traditional Death Benefit Rider		Yes
Form	Vision Base Contract Schedule		Yes
Form	Vision Bonus Contract Schedule		Yes
Form	Connections Base Contract Schedule		Yes
Form	Vision Income Protector Contract Schedule		Yes
Form	Connections Income Protector Contract Schedule		Yes
Form	Vision Income Focus Contract Schedule		Yes
Form	Connections Income Focus Contract Schedule		Yes

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium  
**Product Name:** May 2013 Updates L40534-01  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Vision Investment Protector Contract Schedule		Yes
Form	Connections Investment Protector Contract Schedule		Yes
Form	Vision Application		Yes
Form	Connections Application		Yes
Form	Heritage Account Rider		Yes
Form	Heritage Death Benefit Rider		Yes
Form	Retirement Protection Account Rider		Yes
Form	Quarterly Value Death Benefit Rider		Yes
Form	Income Advantage Account Rider		Yes
Form	Income Advantage Death Benefit Rider		Yes
Form	Death Benefit Payment Option Endorsement		Yes

**State:**

Arkansas

**Filing Company:**

Allianz Life Insurance Company of North America

**TOI/Sub-TOI:**

A031 Individual Annuities - Deferred Variable/A031.002 Flexible Premium

**Product Name:**

May 2013 Updates L40534-01

**Project Name/Number:**

/

**Form Schedule****Lead Form Number: L40534-01-AR**

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Individual Flexible Purchase Payment Variable Deferred Annuity Contract	L40534-01-AR	POLA	Initial		48.000	L40534-01-AR.pdf
2		Individual Flexible Purchase Payment Variable Deferred Annuity Contract	L40535-01-AR	POLA	Initial		48.000	L40535-01-AR.pdf
3		Quarterly Value Death Benefit Rider	S40857-01	POLA	Initial		48.000	S40857-01.pdf
4		Traditional Death Benefit Rider	S40870	POLA	Initial		47.000	S40870.pdf
5		Vision Base Contract Schedule	S40832-01	SCH	Initial		48.000	S40832-01.pdf
6		Vision Bonus Contract Schedule	S40833-01	SCH	Initial		48.000	S40833-01.pdf
7		Connections Base Contract Schedule	S40836-01	SCH	Initial		47.000	S40836-01.pdf
8		Vision Income Protector Contract Schedule	S40845-01	SCH	Initial		48.000	S40845-01.pdf
9		Connections Income Protector Contract Schedule	S40846-01	SCH	Initial		52.000	S40846-01.pdf

State: Arkansas

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: A031 Individual Annuities - Deferred Variable/A031.002 Flexible Premium

Product Name: May 2013 Updates L40534-01

Project Name/Number: /

## Lead Form Number: L40534-01-AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
10		Vision Income Focus Contract Schedule	S40849-01	SCH	Initial		54.000	S40849-01.pdf
11		Connections Income Focus Contract Schedule	S40850-01	SCH	Initial		54.000	S40850-01.pdf
12		Vision Investment Protector Contract Schedule	S40854-01	SCH	Initial		48.000	S40854-01.pdf
13		Connections Investment Protector Contract Schedule	S40855-01	SCH	Initial		47.000	S40855-01.pdf
14		Vision Application	F60002	AEF	Initial		48.000	F60002.pdf
15		Connections Application	F70038	AEF	Initial		48.000	F70038.pdf
16		Heritage Account Rider	S40863-01	POLA	Initial		48.000	S40863-01.pdf
17		Heritage Death Benefit Rider	S40871	POLA	Initial		48.000	S40871.pdf
18		Retirement Protection Account Rider	S40864-01	POLA	Initial		45.000	S40864-01.pdf
19		Quarterly Value Death Benefit Rider	S40872	POLA	Initial		45.000	S40872.pdf
20		Income Advantage Account Rider	S40818-02	POLA	Initial		46.000	S40818-02.pdf
21		Income Advantage Death Benefit Rider	S40873	POLA	Initial		46.000	S40873.pdf

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
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**Lead Form Number: L40534-01-AR**

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
22		Death Benefit Payment Option Endorsement	S40874	POLA	Initial		46.000	S40874.pdf

**Form Type Legend:**

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

## Individual Flexible Purchase Payment Variable Deferred Annuity Contract

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Purchase Payments we receive for this contract accumulate to provide Annuity Payments or a Death Benefit. **This is a variable annuity contract with Contract Value increasing or decreasing depending on the experience of the Variable Account.** This contract is nonparticipating, with no dividends payable. Benefits available under this contract are not less than those required by statute of the state in which this contract is delivered.

Signed for the Company at its home office on the Issue Date.

[

Gretchen Cepek  
Secretary

]

Walter R. White  
President and CEO

**RIGHT TO EXAMINE:** This contract can be returned within 10 days after you receive it. It can be mailed or delivered to either us or the representative who sold it. Return of this contract by mail is effective on being postmarked, properly addressed and postage paid. We promptly refund the Contract Value. This may be more or less than the Purchase Payments. We have the right to allocate Purchase Payments to the Money Market Investment Option until the end of the Right to Examine period. If we so allocate Purchase Payments, we refund the greater of the Purchase Payments less any Withdrawals, or the Contract Value.

**RIGHT TO EXAMINE:** If this contract is replacing another contract, this contract can be returned within 30 days after you receive it. It can be mailed or delivered to either us or the representative who sold it. Return of this contract by mail is effective on being postmarked, properly addressed and postage paid. We promptly refund the Contract Value, plus any fees or charges. This may be more or less than the Purchase Payments. We have the right to allocate Purchase Payments to the Money Market Investment Option until the end of the Right to Examine period. If we so allocate Purchase Payments, we refund the greater of the Purchase Payments less any Withdrawals, or the Contract Value.

This is a legal contract between you and the Company.

**Read this contract carefully.**

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## Definitions

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Some of the terms found in this contract are defined below. Additional terms are defined throughout this contract where they are used. Section titles, provision titles, and terms used on the Contract Schedule are also capitalized to help you easily recognize them.

### **We, Our, Us, and the Company**

Allianz Life Insurance Company of North America. The terms We, Our, and Us may not be capitalized throughout this contract.

### **You, Your**

The Owner of this contract. The terms You and Your may not be capitalized throughout this contract. The term "Contract Owner" may also be used to mean Owner in some endorsements or riders.

### **Accumulation Phase**

The period of time beginning on the Issue Date and before you begin Annuity Payments. The Accumulation Phase ends on the earliest of the following.

- The Business Day we process your request for a Full Withdrawal.
- The Business Day before the Annuity Date.
- The Business Day that the Service Center first receives a Valid Claim from any one Beneficiary upon the death of an Owner (or Annuitant if the Owner is a non-individual), unless this contract is continued by the deceased Owner's spouse.

### **Adjusted Contract Value**

The Contract Value minus any Premium Tax paid by us.

### **Age**

An individual's age on his or her most recent birthday, unless otherwise specified.

### **Annuitant**

An individual whose Age determines the Annuity Payments. You may be an Annuitant or you may name someone else. The Annuitant is shown on the Contract Schedule.

### **Annuity Date**

The date Annuity Payments actually begin. The date Annuity Payments are scheduled to begin, the Scheduled Annuity Date, is shown on the Contract Schedule.

### **Annuity Phase**

The period of time beginning on the Annuity Date during which we make Annuity Payments. The Annuity Phase terminates on the earliest of the following.

- Under Annuity Options 1 and 3, the death of the last surviving Annuitant.
- Under Annuity Options 2 and 4, the death of the last surviving Annuitant and the end of the guaranteed period.
- Under Annuity Option 5, the death of the Annuitant and payment of any lump sum refund.
- The Business Day that the contract terminates.

### **Authorized Request**

A request that is received by the Service Center in good order and in a form that is satisfactory to us.

### **Beneficiary**

An individual or non-individual entitled to the Death Benefit under this contract. If an Owner dies, any surviving Owner automatically becomes the sole Beneficiary and replaces any primary or contingent Beneficiary you previously named.

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## **Definitions** *continued from the previous page*

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### **Business Day**

Each day on which the New York Stock Exchange is open for trading, except when an Investment Option does not value its shares. Our Business Day closes when regular trading on the New York Stock Exchange closes, which is usually at 4:00 p.m. Eastern Time. We process any instructions received after the close of any Business Day on the next Business Day.

### **Contract Anniversary**

A twelve-month anniversary of the Issue Date or any subsequent twelve-month Contract Anniversary.

### **Contract Value**

The sum of the values in the selected Investment Options.

### **Contract Year**

A period of 12 months. The first Contract Year begins on the Issue Date. Subsequent Contract Years begin on the Contract Anniversaries.

### **Investment Options**

The investment choices available under the Variable Account. We may add, eliminate, or substitute Investment Options; if we do, we will provide written notice. The Investment Options are shown on the Investment Options Contract Schedule.

### **Issue Date**

The first day this contract is effective. The Issue Date is shown on the Contract Schedule.

### **Joint Annuitant**

You can add a Joint Annuitant for the Annuity Phase subject to our approval. If we allow Joint Annuitants, we determine Annuity Payments using the Ages of both Joint Annuitants.

### **Joint Owner**

Joint Owners have equal contract Ownership rights and must authorize the exercise of these rights in writing, unless otherwise allowed by us. If Joint Owners are named, all references to Owner shall mean Joint Owners.

### **Payee**

The individual or non-individual to whom we make Annuity Payments. Generally we require the Owner to be the Payee, but we may allow you to name a different Payee subject to our approval.

### **Premium Tax**

Any Premium Taxes owed by the Company to any governmental entity.

### **Purchase Payment**

Any payment you make to this contract.

### **Service Center**

The office shown at the top of the first page of your contract.

### **Valid Claim**

An Authorized Request of the Death Benefit payment option, due proof of death, and any required governmental forms. Due proof of death includes a certified copy of the death certificate, a decree of court of competent jurisdiction as to the finding of death, or any other proof satisfactory to us. Due proof of death is required only if we have not already received it.

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## Purchase Payments

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### Initial Purchase Payment

The Initial Purchase Payment is the Purchase Payment we receive on and before the Issue Date and is shown on the Contract Schedule. The Initial Purchase Payment cannot be greater than the Maximum Total Purchase Payments shown on the Contract Schedule without our prior approval.

### Additional Purchase Payments

Additional Purchase Payments are Purchase Payments we receive after the Issue Date and during the Accumulation Phase. Additional Purchase Payments must be greater than or equal to the Minimum Additional Purchase Payment shown on the Contract Schedule. We may decline any Additional Purchase Payment. Total Purchase Payments cannot be greater than the Maximum Total Purchase Payments without our prior approval.

### No Default

This contract is not in default if you do not make Additional Purchase Payments.

### Allocation of Purchase Payments

We allocate Purchase Payments to one or more of the Investment Options according to your instructions. Your instructions must comply with the Allocation Guidelines shown on the Investment Options Contract Schedule. However, we may allocate the Initial Purchase Payment to the Money Market Investment Option until the end of the Right to Examine period.

Unless you inform us otherwise, we allocate Additional Purchase Payments in the same manner as the Initial Purchase Payment.

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## Variable Account

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The Variable Account is shown on the Investment Options Contract Schedule. It consists of assets we have set aside and have kept separate from the rest of our assets and those of our other separate accounts. The assets of the Variable Account, equal to reserves and other liabilities of this contract and all other contracts issued through the Variable Account, will not be charged with liabilities arising out of any other business we may conduct.

The Variable Account assets are divided into subaccounts corresponding to the Investment Options you select.

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## Contract Value

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### How the Contract Value increases and decreases

The Contract Value increases and decreases based on Purchase Payments, Transfers, Withdrawals, the deduction of contract and rider fees and charges, and the investment performance of the Investment Options you select.

We place Purchase Payments you allocate to the Investment Options into subaccounts of the Variable Account. Each subaccount invests exclusively in one Investment Option. We use Accumulation Units to account for all amounts allocated to or withdrawn from each subaccount as a result of Purchase Payments, Withdrawals, Transfers, or the deduction of contract and rider fees and charges. We determine the Contract Value in the Variable Account by multiplying the number of subaccount Accumulation Units by the subaccount's Accumulation Unit Value and then adding these results together.

### Number of Accumulation Units

On the Issue Date, the number of Accumulation Units in each subaccount is equal to the Initial Purchase Payment amount allocated to that subaccount, divided by that subaccount's Accumulation Unit Value.

At the end of each Business Day, we adjust the number of Accumulation Units in each subaccount as follows. Additional Purchase Payments and Transfers into a subaccount will increase the number of Accumulation Units. Withdrawals (including any applicable Withdrawal Charges), Transfers out of a subaccount, and the deduction of any Transfer Fee, Contract Maintenance Charge or any charge associated with an attached rider will decrease the number of Accumulation Units. The change in the number of Accumulation Units is equal to the net amount allocated to or deducted from the subaccount, divided by that subaccount's Accumulation Unit Value.

### Accumulation Unit Value

We arbitrarily set the initial Accumulation Unit Value for each subaccount. At the end of each Business Day for each subaccount, we multiply the Accumulation Unit Value at the end of the prior Business Day by the percentage change in value of an Investment Option since the prior Business Day. The percentage change includes both the market performance of the Investment Option and the assessed Mortality and Expense Risk Charge.

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## Transfers

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During the Accumulation Phase, you can transfer all or a part of the Contract Value in an Investment Option into another Investment Option by providing an Authorized Request. We may limit the number of Transfers that you can make.

Each Contract Year, you are allowed the Number of Free Transfers Permitted shown on the Contract Schedule.

We may charge a Transfer Fee for each Transfer you make in excess of the Number of Free Transfers Permitted. Transfers we make at the end of the Right to Examine period, Transfers made pursuant to a regularly scheduled Transfer, or other Transfers under programs specifically waiving the Transfer Fee are not counted in determining the application of the Transfer Fee.

All Transfers are subject to the following.

- Any Transfer Fee that we may impose is shown on the Contract Schedule. We deduct the Transfer Fee from the total amount transferred. The total amount transferred minus the Transfer Fee is proportionately allocated to the specified Investment Option(s). If you are transferring from multiple Investment Options, we treat the Transfer as a single Transfer for the purpose of any Transfer Fee.
- We may limit Transfers until the end of the Right to Examine period.
- Any Transfer request must clearly specify the amount you wish to Transfer and the Investment Options involved.

Your right to make Transfers is subject to modification if we determine, at our sole discretion, that the exercise of the right by one or more Owners is, or would be, to the disadvantage of other Owners. We may apply restrictions in any manner reasonably designed to prevent any use of this transfer privilege which we consider to be to the disadvantage of other Owners, including rejecting a Transfer request. We may apply restrictions on Transfers into or out of one or more of the Investment Options, which could include, but are not limited to, the following.

- Requiring a minimum time period between each Transfer.
- Limiting the frequency of Transfers.
- Not accepting a Transfer request from, or made on your behalf by, a third party.
- Limiting the dollar amounts that an Owner can Transfer between the Investment Options at any one time.
- Not accepting Transfer instructions other than by first class U.S. mail.
- Prohibiting Transfers into specific Investment Options.

We may, without prior notice to any party, take whatever action we deem appropriate to comply with any state or federal regulatory requirement. In addition, purchase orders for an Investment Option's shares are subject to acceptance by that Investment Option's manager. We reserve the right to reject, without prior notice, any Investment Option Transfer request or Purchase Payment if the purchase order is rejected by the investment manager. We have entered into agreements required under SEC Rule 22c-2 with the investment managers. Under the terms of the agreements we must restrict trading activity upon request.

If you use this Transfer privilege, we are not liable for Transfers made in accordance with your instructions. We determine the number and value of the subaccount Accumulation Units to be transferred as of the end of the Business Day immediately following our receipt of the Authorized Request for Transfer.

### **Suspension of Payments or Transfers**

We may suspend or postpone Transfers or payments for Withdrawals from the Variable Account for any period when:

- The New York Stock Exchange is closed, other than customary weekend and holiday closings.
- Trading on the New York Stock Exchange is restricted.
- An emergency, as determined by the Securities and Exchange Commission, exists as a result of which disposal of the Investment Option shares is not reasonably practicable or we cannot reasonably value the Investment Option shares.
- During any other period when the Securities and Exchange Commission, by order, so permits for the protection of Owners.

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## Contract Charges

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### **Mortality and Expense Risk Charge**

Each Business Day during the Accumulation Phase, we deduct a Mortality and Expense Risk Charge from your selected Investment Options' assets. The Mortality and Expense Risk Charge is an annualized rate that is calculated on a daily basis as a percentage of the Investment Options' net asset value. The net asset value is the price of an underlying Investment Option. The Mortality and Expense Risk Charge is shown on the Contract Schedule.

### **Contract Maintenance Charge**

Your annual Contract Maintenance Charge is shown on the Contract Schedule. We waive this charge as follows:

- During the Accumulation Phase if the total Contract Value is at least equal to the Designated Amount at the end of the last Business Day before the Contract Anniversary.
- During the Annuity Phase if the Contract Value on the Annuity Date is at least equal to the Designated Amount.

The Designated Amount is shown on the Contract Schedule. We determine the total Contract Value for all individually owned contracts by using the Owner's social security number, and for non-individually owned contracts we use the Annuitant's social security number.

During the Accumulation Phase, we deduct the Contract Maintenance Charge from the Contract Value on the Contract Anniversary. If the Contract Anniversary is not a Business Day, we deduct the charge on the next Business Day. If you take a full Withdrawal from your contract (other than on a Contract Anniversary), we deduct the full Contract Maintenance Charge. We deduct the Contract Maintenance Charge from the Investment Options proportionately based on the amount of the Contract Value in each Investment Option relative to the total Contract Value. During the Annuity Phase, we deduct the Contract Maintenance Charge proportionately from each Annuity Payment.

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## Withdrawals

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During the Accumulation Phase, you can request a Full or Partial Withdrawal from this contract by providing an Authorized Request.

We pay the amount of any Withdrawal from the Variable Account within seven days of receipt of an Authorized Request unless the Suspension of Payments or Transfers provision of this contract is in effect.

### **Full Withdrawal**

A Full Withdrawal is a request for the total Contract Value. We process a Full Withdrawal on the Business Day we receive an Authorized Request based on the values at the end of the Business Day. The Full Withdrawal amount is equal to the total Contract Value minus any final Contract Maintenance Charge, Withdrawal Charge and any accrued charge associated with an attached rider. This contract terminates upon a Full Withdrawal.

### **Partial Withdrawals**

A Partial Withdrawal is a request for an amount less than the total Contract Value, and is subject to a Withdrawal Charge. Each Partial Withdrawal must be greater than or equal to the Minimum Partial Withdrawal shown on the Contract Schedule.

We deduct Partial Withdrawals proportionately from the Investment Options, unless we receive alternate instructions. We deduct a Partial Withdrawal from the Contract Value at the end of the Business Day that we process the Withdrawal request.

If you request a Partial Withdrawal that causes the Contract Value to be less than the Minimum Required Value shown on the Contract Schedule, we treat your request as a Full Withdrawal.

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## **Withdrawals** *continued from the previous page*

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### **Withdrawal Charge**

Upon a Full or Partial Withdrawal of this contract we assess a Withdrawal Charge. A Withdrawal Charge applies if any part of a Withdrawal comes from a Purchase Payment that is still within the Withdrawal Charge period. We assess the Withdrawal Charge against the Withdrawal Charge Basis, which is equal to total Purchase Payments, less any Purchase Payments withdrawn (excluding any Penalty-free Withdrawals), and less any applicable Withdrawal Charges outlined below. Penalty-free Withdrawals include Withdrawals under the Free Withdrawal Privilege and waiver of Withdrawal Charge benefit, payments under our minimum distribution program, and any optional riders with lifetime Withdrawals, if applicable. We do not reduce the Withdrawal Charge Basis for Penalty-free Withdrawals and amounts we deduct to pay contract charges, other than the Withdrawal Charge. If the Withdrawal Charge Basis is zero, we do not assess a Withdrawal Charge. For purpose of calculating any Withdrawal Charge we withdraw Purchase Payments on a first-in-first-out (FIFO) basis. We calculate the charge at the time of each Withdrawal. We take each Withdrawal from your contract in the following order.

1. Purchase Payments that are beyond the Withdrawal Charge period shown in the Withdrawal Charge Percentages Table. This Withdrawal is not subject to a Withdrawal Charge and it reduces the Withdrawal Charge Basis.
2. Purchase Payments that are available under the Free Withdrawal Privilege. This Withdrawal is not subject to a Withdrawal Charge and it does not reduce the Withdrawal Charge Basis.
3. Purchase Payments that are within the Withdrawal Charge period shown in the Withdrawal Charge Percentages Table on a FIFO basis. This Withdrawal is subject to a Withdrawal Charge, which is determined by multiplying each Purchase Payment by its applicable Withdrawal Charge percentage and then totaling the charges. This Withdrawal reduces the Withdrawal Charge Basis.
4. Any contract earnings. This Withdrawal is not subject to a Withdrawal Charge and it does not reduce the Withdrawal Charge Basis.

The Withdrawal Charge Percentages Table is shown on the Contract Schedule.

### **Free Withdrawal Privilege**

Each Contract Year you can take multiple Withdrawals without incurring a Withdrawal Charge if, when added together, they do not exceed the Free Withdrawal Amount shown on the Contract Schedule. Any unused Free Withdrawal Privilege in one Contract Year is not added to the Free Withdrawal Amount available in the next year. If you take a Full Withdrawal, we assess a Withdrawal Charge with no reductions for the Free Withdrawal Privilege.

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## **Annuity Payments**

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This contract provides for Annuity Payments. The Annuity Date is the date Annuity Payments begin.

### **How Annuity Payments Begin**

You may begin Annuity Payments by providing an Authorized Request. If you do not begin Annuity Payments before the Scheduled Annuity Date, we will begin Annuity Payments on the Scheduled Annuity Date if the Adjusted Contract Value on that date is greater than zero. You may request a later Annuity Date by providing an Authorized Request at least 30 days before the Annuity Date. Your requested Annuity Date is subject to our approval and cannot be earlier than two years after the Issue Date or later than the last Annuity Date permitted by applicable state or federal law. The Scheduled Annuity Date is shown on the Contract Schedule. The Scheduled Annuity Date is the later of the Annuitant's 90th birthday, or the tenth Contract Anniversary.

We make Annuity Payments according to the Annuity Option and payment frequency you select. You can select a monthly, quarterly, semi-annual, or annual payment frequency. We may require that Annuity Payments be greater than or equal to the Minimum Annuity Payment shown on the Contract Schedule. We send Annuity Payments to the Payee.

**If you do not select an Annuity Option or payment frequency, we make monthly Annuity Payments, according to Option 2 – Life Annuity with a 10-year guaranteed period.**

We may require proof of the Age and gender of an Annuitant before making any Annuity Payments.

During the Annuity Phase, you cannot change the Annuity Option or the payment frequency, and we may periodically require proof that the Annuitant is still living.

If a sole Owner dies during the Annuity Phase, the Beneficiary(ies) becomes the Owner(s) of this contract. If a Joint Owner dies during the Annuity Phase, the surviving Joint Owner becomes the sole Owner of this contract.

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## **Annuity Payments** *continued from the previous page*

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### **How we calculate Annuity Payments**

We calculate Annuity Payments on the Annuity Date using the Adjusted Contract Value and current purchase rates for the Annuity Option you select. Current purchase rates cannot be less than the rates in the Guaranteed Purchase Rate Table shown on the Contract Schedule. The guaranteed purchase rates are based on the Annuity Mortality Table and the Minimum Annual Annuity Payment Rate shown on the Contract Schedule. You may contact us at any time to get the current purchase rates that we would use if you were to begin Annuity Payments at that time.

Annuity Payments are equal to the Adjusted Contract Value, divided by \$1,000, and then multiplied by the applicable purchase rate for the Annuity Option you select. Annuity Payments will not change, unless as described in Annuity Option 3 – Joint and Last Survivor Annuity.

### **Annuity Options**

You may select an Annuity Option other than Options 1 through 5 by Authorized Request and with our written consent.

#### **Option 1 – Life Annuity**

We make Annuity Payments during the life of the Annuitant. The last payment will be the one that is due before the Annuitant's death.

#### **Option 2 – Life Annuity with a Guaranteed Period over 5, 10, 15 or 20 years**

We make Annuity Payments during the life of the Annuitant. If the Annuitant dies before the end of the selected guaranteed period, we continue to make Annuity Payments to the Payee for the rest of the guaranteed period. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

#### **Option 3- Joint and Last Survivor Annuity**

We make Annuity Payments during the lifetimes of the Annuitant and Joint Annuitant. Upon the death of one Annuitant, Annuity Payments to the Payee continue during the lifetime of the surviving Joint Annuitant at a level of 100%, 75% or 50% of the previous amount, as selected by the Owner. The last payment will be the one that is due before the last surviving Joint Annuitant's death.

#### **Option 4 – Joint and Last Survivor Annuity with a Guaranteed Period over 5, 10, 15 or 20 years**

We make Annuity Payments during the lifetimes of the Annuitant and Joint Annuitant. Upon the death of one Annuitant, Annuity Payments to the Payee continue during the lifetime of the surviving Joint Annuitant at 100% of the previous amount. If the surviving Joint Annuitant dies after the selected guaranteed period, the last payment will be the one that is due before the Annuitant's death. However, if both Joint Annuitants die before the end of the selected guaranteed period, we continue to make Annuity Payments to the Payee for the rest of the guaranteed period. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

#### **Option 5 – Refund Life Annuity**

We make Annuity Payments during the lifetime of the Annuitant. The last payment will be the one that is due before the Annuitant's death. After the Annuitant's death, the Payee can receive a lump sum refund. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

The amount of the refund equals the Adjusted Contract Value on the Annuity Date minus all Annuity Payments made.

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## Death Benefit

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### **Who receives the Death Benefit**

If the sole Owner dies during the Accumulation Phase, we pay the Death Benefit to the Beneficiary.

If a Joint Owner dies during the Accumulation Phase, the surviving Joint Owner automatically becomes the sole primary Beneficiary, replacing all Beneficiaries previously named, and we pay the Death Benefit to the surviving Joint Owner.

If the Owner is a non-individual and the Annuitant dies during the Accumulation Phase, we pay the Death Benefit to the Beneficiary.

If a Beneficiary predeceases you, or you and a Beneficiary die simultaneously as defined by applicable state law or regulation, that Beneficiary's interest in this contract ends, unless your Beneficiary designation specifies otherwise.

If there are no primary Beneficiaries, we pay the Death Benefit to the contingent Beneficiaries who survive you. If the interests of all Beneficiaries have ended or if there is no named Beneficiary, we pay the Death Benefit to your estate.

For multiple Beneficiaries, the surviving Beneficiaries share equally in the Death Benefit unless you specify otherwise.

### **Death Benefit**

During the Accumulation Phase, the Death Benefit is the Adjusted Contract Value determined at the end of the Business Day we first receive a Valid Claim from any one Beneficiary.

For multiple Beneficiaries, we determine the Adjusted Contract Value for each surviving Beneficiary's portion of the Death Benefit at the end of the Business Day we receive his or her Valid Claim.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

### **Payment of the Death Benefit**

We require a Valid Claim before we pay any Death Benefit.

All Death Benefits are paid in accordance with applicable law or regulations governing Death Benefit payments under Option A, B, or C.

### **Continuation of this Contract by the Surviving Spouse**

During the Accumulation Phase, an eligible surviving spouse can choose to continue their portion of this contract, instead of receiving payment of the Death Benefit, by providing an Authorized Request.

If a Beneficiary is the surviving spouse of the deceased Owner, he or she is eligible to continue their portion of this contract as the sole Owner.

If a Joint Owner is the surviving spouse of the deceased Owner, he or she is eligible to continue their portion of this contract as the sole Owner.

If the Owner is a non-individual, a Beneficiary is the surviving spouse of the deceased Annuitant, and this contract is qualified under the federal tax code, the surviving spouse is eligible to continue their portion of this contract as the Annuitant.

If a surviving spouse continues this contract as the sole Owner, he or she can exercise all Ownership rights under this contract.

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## **Death Benefit** *continued from the previous page*

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### **Death Benefit Payment Options**

If the Owner has not previously designated a Death Benefit payment option and death occurs during the Accumulation Phase, a Beneficiary must request that the Death Benefit be paid by one of the payment options below. We do not deduct the Contract Maintenance Charge under these payment options.

**Option A** - A lump sum payment of the Death Benefit.

**Option B** - Deferral of payment of the Death Benefit for up to five years from the date of the death of any Owner. During the deferral period, the Beneficiary can make transfers within their portion of the contract among the Investment Options. At the end of the fifth year, any remaining Death Benefit is paid in a lump sum. If you select Option B, we deduct the Mortality and Expense Risk Charge shown on your Contract Schedule and you are subject to a Transfer Fee.

**Option C** - If the Beneficiary is an individual, payment of the Death Benefit as Annuity Payments under an Annuity Option over the lifetime of the Beneficiary. With our written consent, other options may be available for payment over a period not extending beyond the life expectancy of the Beneficiary under which we deduct the Mortality and Expense Risk Charge and you are subject to a Transfer Fee.

Any Beneficiary's portion of the Death Benefit not applied to Annuity Payments under an Annuity Option within one year of the date of the Owner's death must be distributed within five years of the date of death.

If a Beneficiary requests a lump sum payment, we pay the amount from the Variable Account within seven days of receipt of a Valid Claim from the Beneficiary, unless the Suspension of Payments or Transfers provision in this contract is in effect.

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## **Ownership**

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### **Assignment of this Contract**

You can, by Authorized Request and with our written consent, assign or otherwise transfer specific rights under this contract during the Accumulation Phase. We reserve the right to refuse to consent to such assignments or transfers at any time on a non-discriminatory basis. We will not consent if the assignment or transfer would violate or result in noncompliance with any applicable state or federal law or regulation. Upon consent, we record the assignment, but we will not be responsible for the validity or effect of the assignment, including the tax consequences of such assignment. We will not be liable to the assignee for any actions we take or payments we make before we receive an Authorized Request of the assignment or transfer.

If you assign this contract, you can exercise your rights only with the written consent of the assignee. An assignment does not change the Annuitant or Beneficiary.

### **Change of Ownership**

You can, by Authorized Request and with our written consent, change ownership of this contract to a new Owner during the Accumulation Phase. The Owner may be an individual or non-individual. We reserve the right to refuse to consent to any change of ownership at any time on a non-discriminatory basis. We will not consent if the change in ownership would violate or result in noncompliance with any applicable state or federal law or regulation. Upon consent, we record the change of ownership, subject to our approval guidelines at the time of the request. We will not be responsible for the validity or effect of the change of ownership, including the tax consequences of such transfer. We will not be liable to the new Owner for any actions we take or payments we make before we receive an Authorized Request of the change of ownership.

A change of ownership does not change the Annuitant or Beneficiary. The new Owner can request a change of Annuitant or Beneficiary by providing an Authorized Request.

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## **Ownership** *continued from the previous page*

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### **Non-Individual Owners**

If this contract is owned by a non-individual, then we treat the Annuitant as the Owner for purposes of any Death Benefit. We use the Age of the Annuitant to determine any Death Benefit. If the Annuitant dies on a non-individually owned contract, we pay the Death Benefit.

The term “non-natural Owner” may also be used to mean “non-individual Owner” in any endorsement and/or rider.

### **Change of Annuitant**

A non-individual Owner cannot change the Annuitant. Otherwise, you can change the Annuitant during the Accumulation Phase by providing an Authorized Request. If the Annuitant dies during the Accumulation Phase, a sole Owner automatically becomes the Annuitant, but can name another Annuitant at any time. If there are Joint Owners, the younger Joint Owner automatically becomes the Annuitant, but the Joint Owners can name another Annuitant at any time. An Annuitant change takes effect as of the date you signed the Authorized Request, subject to our approval guidelines at that time. We will not be liable for any actions we take or payments we make before we receive the Authorized Request.

### **Change of Beneficiary**

For solely owned contracts, you can change the Beneficiary at any time by providing an Authorized Request.

For jointly owned contracts, the surviving Joint Owner is the sole primary Beneficiary and cannot be changed. We do not allow non-spousal Joint Owners to appoint contingent Beneficiaries.

An irrevocable Beneficiary must give written consent before we will change the Beneficiary. A Beneficiary change takes effect as of the date you signed the Authorized Request. We are not liable for any actions we take or payments we make before the Service Center receives the Authorized Request.

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## **General Provisions**

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### **Entire Contract**

We have issued this contract in consideration of the Initial Purchase Payment. This contract, any amendments, endorsements, and riders together are the entire contract.

### **Incontestability of this Contract**

We will not contest this contract, except as described in the “Misstatement of Age or Gender” provision.

### **Misstatement of Age or Gender**

After the Annuity Date, if there is a misstatement of the Age or gender of the Annuitant, we recalculate the Annuity Payments based on the correct Age and gender. If the misstatement caused an underpayment, we pay the Payee the difference in one payment. If the misstatement caused an overpayment, we reduce the next payment by the amount of the difference. If the amount of the difference is larger than the next payment, we reduce the subsequent payment, and so on until the entire difference has been subtracted. If the future payments are insufficient to cover the difference, we bill the Payee for the amount due.

### **Annual Report**

At least once each calendar year during the Accumulation Phase, we send you a report that shows contract activity and the Contract Value.

### **No Dividends are Payable**

This contract is nonparticipating. This contract does not participate in our profits or surplus.

### **Who can make changes in this contract**

Only our President together with our Secretary has the authority to make any changes to this contract. Any change must be in writing.

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**General Provisions** *continued from the previous page*

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**Taxes**

Taxes paid to any governmental entity results in an amount equivalent to the tax being charged against the Contract Value. We, in our sole discretion, determine whether taxes have resulted from the investment experience of the Variable Account, our receipt of Purchase Payments, or commencement of Annuity Payments. We may, at our discretion, pay taxes when due and deduct that amount from the Contract Value at a later date. This will not waive any right we may have to deduct previously paid amounts at a later date.

We may establish a provision for federal income taxes if we determine, in our sole discretion, that we will incur such tax as a result of the operation of the Variable Account. We will deduct for any income taxes incurred as a result of the operation of the Variable Account whether or not there was a provision for taxes and whether or not it was sufficient.

We deduct any withholding taxes from any payment we make, as required by applicable law.

**Protection of Proceeds**

No Beneficiary can commute, encumber, alienate or assign any payment under this contract before it is due. To the extent permitted by law, no payment is subject to the debts, contracts or engagements of any Beneficiary or to any judicial process to levy upon or attach the same for payment thereof.

**Evidence of Survival**

Where any benefits under this contract are contingent on a person being alive on a given date, we may require proof satisfactory to us that the condition has been met.

**Termination**

The contract terminates when:

- the Accumulation Phase terminates; and
- the Annuity Phase terminates; and
- all applicable Death Benefit payments have been made.

**Amendments**

We may amend this contract to retain its qualification for treatment as an annuity, whether under state or federal law, including the following.

- The Internal Revenue Code, as amended.
- Internal Revenue Service Rulings and Regulations.
- Any requirements imposed by the Internal Revenue Service.

Allianz Life Insurance Company  
of North America  
[PO Box 561]  
[Minneapolis, MN 55440-0561]  
  
[800/624-0197]

**Individual Flexible Purchase Payment Variable Deferred Annuity Contract**

Purchase Payments we receive for this contract accumulate to provide Annuity Payments or a Death Benefit. **This is a variable annuity contract with Contract Value increasing or decreasing depending on the experience of the Variable Account.** This contract is nonparticipating, with no dividends payable. Benefits available under this contract are not less than those required by statute of the state in which this contract is delivered.

## Individual Flexible Purchase Payment Variable Deferred Annuity Contract

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Purchase Payments we receive for this contract accumulate to provide Annuity Payments or a Death Benefit. **This is a variable annuity contract with Contract Value and Bonus Value increasing or decreasing depending on the experience of the Variable Account.** This contract is nonparticipating, with no dividends payable. Benefits available under this contract are not less than those required by statute of the state in which this contract is delivered.

Signed for the Company at its home office on the Issue Date.

[

Gretchen Cepek  
Secretary

Walter R. White  
President and CEO

]

**RIGHT TO EXAMINE:** This contract can be returned within 10 days after you receive it. It can be mailed or delivered to either us or the representative who sold it. Return of this contract by mail is effective on being postmarked, properly addressed and postage paid. We promptly refund the Contract Value. This may be more or less than the Purchase Payments. We have the right to allocate Purchase Payments and any bonus to the Money Market Investment Option until the end of the Right to Examine period. If we so allocate Purchase Payments and any bonus, we refund the greater of the Purchase Payments less any Withdrawals, or the Contract Value. If you return your contract, you forfeit your entire bonus amount.

**RIGHT TO EXAMINE:** If this contract is replacing another contract, this contract can be returned within 30 days after you receive it. It can be mailed or delivered to either us or the representative who sold it. Return of this contract by mail is effective on being postmarked, properly addressed and postage paid. We promptly refund the Contract Value, plus any fees or charges. This may be more or less than the Purchase Payments. We have the right to allocate Purchase Payments and any bonus to the Money Market Investment Option until the end of the Right to Examine period. If we so allocate Purchase Payments and any bonus, we refund the greater of the Purchase Payments less any Withdrawals, or the Contract Value. If you return your contract, you forfeit your entire bonus amount.

This is a legal contract between you and the Company.

**Read this contract carefully.**

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## Definitions

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Some of the terms found in this contract are defined below. Additional terms are defined throughout this contract where they are used. Section titles, provision titles, and terms used on the Contract Schedule are also capitalized to help you easily recognize them.

### **We, Our, Us, and the Company**

Allianz Life Insurance Company of North America. The terms We, Our, and Us may not be capitalized throughout this contract.

### **You, Your**

The Owner of this contract. The terms You and Your may not be capitalized throughout this contract. The term "Contract Owner" may also be used to mean Owner in some endorsements or riders.

### **Accumulation Phase**

The period of time beginning on the Issue Date and before you begin Annuity Payments. The Accumulation Phase ends on the earliest of the following.

- The Business Day we process your request for a Full Withdrawal.
- The Business Day before the Annuity Date.
- The Business Day that the Service Center first receives a Valid Claim from any one Beneficiary upon the death of an Owner (or Annuitant if the Owner is a non-individual), unless this contract is continued by the deceased Owner's spouse.

### **Adjusted Contract Value**

The Contract Value minus any Premium Tax paid by us.

### **Age**

An individual's age on his or her most recent birthday, unless otherwise specified.

### **Annuitant**

An individual whose Age determines the Annuity Payments. You may be an Annuitant or you may name someone else. The Annuitant is shown on the Contract Schedule.

### **Annuity Date**

The date Annuity Payments actually begin. The date Annuity Payments are scheduled to begin, the Scheduled Annuity Date, is shown on the Contract Schedule.

### **Annuity Phase**

The period of time beginning on the Annuity Date during which we make Annuity Payments. The Annuity Phase terminates on the earliest of the following.

- Under Annuity Options 1 and 3, the death of the last surviving Annuitant.
- Under Annuity Options 2 and 4, the death of the last surviving Annuitant and the end of the guaranteed period.
- Under Annuity Option 5, the death of the Annuitant and payment of any lump sum refund.
- The Business Day that the contract terminates.

### **Authorized Request**

A request that is received by the Service Center in good order and in a form that is satisfactory to us.

### **Beneficiary**

An individual or non-individual entitled to the Death Benefit under this contract. If an Owner dies, any surviving Owner automatically becomes the sole Beneficiary and replaces any primary or contingent Beneficiary you previously named.

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**Definitions** *continued from the previous page*

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**Bonus Value**

The Bonus Value for any Business Day is equal to the dollar value accumulated in the Investment Options. The Bonus Value includes unvested bonus amounts.

**Business Day**

Each day on which the New York Stock Exchange is open for trading, except when an Investment Option does not value its shares. Our Business Day closes when regular trading on the New York Stock Exchange closes, which is usually at 4:00 p.m. Eastern Time. We process any instructions received after the close of any Business Day on the next Business Day.

**Contract Anniversary**

A twelve-month anniversary of the Issue Date or any subsequent twelve-month Contract Anniversary.

**Contract Value**

The sum of the values in the selected Investment Options, excluding any unvested bonus amounts.

**Contract Year**

A period of 12 months. The first Contract Year begins on the Issue Date. Subsequent Contract Years begin on the Contract Anniversaries.

**Investment Options**

The investment choices available under the Variable Account. We may add, eliminate, or substitute Investment Options; if we do, we will provide written notice. The Investment Options are shown on the Investment Options Contract Schedule.

**Issue Date**

The first day this contract is effective. The Issue Date is shown on the Contract Schedule.

**Joint Annuitant**

You can add a Joint Annuitant for the Annuity Phase subject to our approval. If we allow Joint Annuitants, we determine Annuity Payments using the Ages of both Joint Annuitants.

**Joint Owner**

Joint Owners have equal contract Ownership rights and must authorize the exercise of these rights in writing, unless otherwise allowed by us. If Joint Owners are named, all references to Owner shall mean Joint Owners.

**Payee**

The individual or non-individual to whom we make Annuity Payments. Generally we require the Owner to be the Payee, but we may allow you to name a different Payee subject to our approval.

**Premium Tax**

Any Premium Taxes owed by the Company to any governmental entity.

**Purchase Payment**

Any payment you make to this contract.

**Service Center**

The office shown at the top of the first page of your contract.

**Valid Claim**

An Authorized Request of the Death Benefit payment option, due proof of death, and any required governmental forms. Due proof of death includes a certified copy of the death certificate, a decree of court of competent jurisdiction as to the finding of death, or any other proof satisfactory to us. Due proof of death is required only if we have not already received it.

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## Purchase Payments

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### Initial Purchase Payment

The Initial Purchase Payment is the Purchase Payment we receive on and before the Issue Date and is shown on the Contract Schedule. The Initial Purchase Payment cannot be greater than the Maximum Total Purchase Payments shown on the Contract Schedule without our prior approval.

### Additional Purchase Payments

Additional Purchase Payments are Purchase Payments we receive after the Issue Date and during the Accumulation Phase. Additional Purchase Payments must be greater than or equal to the Minimum Additional Purchase Payment shown on the Contract Schedule. We may decline any Additional Purchase Payment. Total Purchase Payments cannot be greater than the Maximum Total Purchase Payments without our prior approval.

### No Default

This contract is not in default if you do not make Additional Purchase Payments.

### Allocation of Purchase Payments

We allocate Purchase Payments to one or more of the Investment Options according to your instructions. We allocate bonus amounts in the same way as the corresponding Purchase Payment. Your instructions must comply with the Allocation Guidelines shown on the Investment Options Contract Schedule. However, we may allocate the Initial Purchase Payment and bonus amounts to the Money Market Investment Option until the end of the Right to Examine period.

Unless you inform us otherwise, we allocate Additional Purchase Payments and bonus amounts in the same manner as the Initial Purchase Payment.

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## Bonus

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### Bonus

As of the Business Day we receive your Purchase Payment, we credit each Purchase Payment received before the older Owner's 81<sup>st</sup> birthday with a bonus.

The Bonus Rate and Bonus Vesting Schedule are shown on the Contract Schedule. We credit the bonus to this contract under the following terms.

- Bonus amounts become available for Withdrawal, annuitization, or payment of the Death Benefit only when such amounts become vested. You receive the benefit of the bonus in any guaranteed benefits that are based on Contract Value only as it becomes vested. You will not receive benefit of the bonus in any guaranteed benefits that are based on Purchase Payments.
- All bonus amounts and gains or losses attributable to such amounts are treated as earnings under the contract for purposes of the Withdrawal Charge.
- All gains and losses attributable to the bonus are part of the Contract Value and are always 100% vested.

We pay all bonus amounts from the General Account assets of the Company.

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## Variable Account

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The Variable Account is shown on the Investment Options Contract Schedule. It consists of assets we have set aside and have kept separate from the rest of our assets and those of our other separate accounts. The assets of the Variable Account, equal to reserves and other liabilities of this contract and all other contracts issued through the Variable Account, will not be charged with liabilities arising out of any other business we may conduct.

The Variable Account assets are divided into subaccounts corresponding to the Investment Options you select.

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## Bonus Value

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### How the Bonus Value increases and decreases

The Bonus Value increases and decreases based on Purchase Payments, Transfers, Withdrawals, the deduction of contract and rider fees and charges, and the investment performance of the Investment Options you select.

We place Purchase Payments you allocate to the Investment Options into subaccounts of the Variable Account. Each subaccount invests exclusively in one Investment Option. We use Accumulation Units to account for all amounts allocated to or withdrawn from each subaccount as a result of Purchase Payments, Withdrawals, Transfers, or the deduction of contract and rider fees and charges. We determine the Bonus Value in the Variable Account by multiplying the number of subaccount Accumulation Units by the subaccount's Accumulation Unit Value and then adding these results together.

### Number of Accumulation Units

On the Issue Date, the number of Accumulation Units in each subaccount is equal to the Initial Purchase Payment amount and any bonus amounts allocated to that subaccount, divided by that subaccount's Accumulation Unit Value.

At the end of each Business Day, we adjust the number of Accumulation Units in each subaccount as follows. Additional Purchase Payments, bonus amounts, and Transfers into a subaccount will increase the number of Accumulation Units. Withdrawals (including any applicable Withdrawal Charges), Transfers out of a subaccount, and the deduction of any Transfer Fee, Contract Maintenance Charge or any charge associated with an attached rider will decrease the number of Accumulation Units. The change in the number of Accumulation Units is equal to the net amount allocated to or deducted from the subaccount, divided by that subaccount's Accumulation Unit Value.

### Accumulation Unit Value

We arbitrarily set the initial Accumulation Unit Value for each subaccount. At the end of each Business Day for each subaccount, we multiply the Accumulation Unit Value at the end of the prior Business Day by the percentage change in value of an Investment Option since the prior Business Day. The percentage change includes both the market performance of the Investment Option and the assessed Mortality and Expense Risk Charge.

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## Transfers

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During the Accumulation Phase, you can transfer all or a part of the Bonus Value in an Investment Option into another Investment Option by providing an Authorized Request. We may limit the number of Transfers that you can make.

Each Contract Year, you are allowed the Number of Free Transfers Permitted shown on the Contract Schedule.

We may charge a Transfer Fee for each Transfer you make in excess of the Number of Free Transfers Permitted. Transfers we make at the end of the Right to Examine period, Transfers made pursuant to a regularly scheduled Transfer, or other Transfers under programs specifically waiving the Transfer Fee are not counted in determining the application of the Transfer Fee.

All Transfers are subject to the following.

- Any Transfer Fee that we may impose is shown on the Contract Schedule. We deduct the Transfer Fee from the total amount transferred. The total amount transferred minus the Transfer Fee is proportionately allocated to the specified Investment Option(s). If you are transferring from multiple Investment Options, we treat the Transfer as a single Transfer for the purpose of any Transfer Fee.
- We may limit Transfers until the end of the Right to Examine period.
- Any Transfer request must clearly specify the amount you wish to Transfer and the Investment Options involved.

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## **Transfers** *continued from the previous page*

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### **Transfers (continued)**

Your right to make Transfers is subject to modification if we determine, at our sole discretion, that the exercise of the right by one or more Owners is, or would be, to the disadvantage of other Owners. We may apply restrictions in any manner reasonably designed to prevent any use of this transfer privilege which we consider to be to the disadvantage of other Owners, including rejecting a Transfer request. We may apply restrictions on Transfers into or out of one or more of the Investment Options, which could include, but are not limited to, the following.

- Requiring a minimum time period between each Transfer.
- Limiting the frequency of Transfers.
- Not accepting a Transfer request from, or made on your behalf by, a third party.
- Limiting the dollar amounts that an Owner can Transfer between the Investment Options at any one time.
- Not accepting Transfer instructions other than by first class U.S. mail.
- Prohibiting Transfers into specific Investment Options.

We may, without prior notice to any party, take whatever action we deem appropriate to comply with any state or federal regulatory requirement. In addition, purchase orders for an Investment Option's shares are subject to acceptance by that Investment Option's manager. We reserve the right to reject, without prior notice, any Investment Option Transfer request or Purchase Payment if the purchase order is rejected by the investment manager. We have entered into agreements required under SEC Rule 22c-2 with the investment managers. Under the terms of the agreements we must restrict trading activity upon request.

If you use this Transfer privilege, we are not liable for Transfers made in accordance with your instructions. We determine the number and value of the subaccount Accumulation Units to be transferred as of the end of the Business Day immediately following our receipt of the Authorized Request for Transfer.

### **Suspension of Payments or Transfers**

We may suspend or postpone Transfers or payments for Withdrawals from the Variable Account for any period when:

- The New York Stock Exchange is closed, other than customary weekend and holiday closings.
- Trading on the New York Stock Exchange is restricted.
- An emergency, as determined by the Securities and Exchange Commission, exists as a result of which disposal of the Investment Option shares is not reasonably practicable or we cannot reasonably value the Investment Option shares.
- During any other period when the Securities and Exchange Commission, by order, so permits for the protection of Owners.

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## **Contract Charges**

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### **Mortality and Expense Risk Charge**

Each Business Day during the Accumulation Phase, we deduct a Mortality and Expense Risk Charge from your selected Investment Options' assets. The Mortality and Expense Risk Charge is an annualized rate that is calculated on a daily basis as a percentage of the Investment Options' net asset value. The net asset value is the price of an underlying Investment Option. The Mortality and Expense Risk Charge is shown on the Contract Schedule.

### **Contract Maintenance Charge**

Your annual Contract Maintenance Charge is shown on the Contract Schedule. We waive this charge as follows:

- During the Accumulation Phase if the total Bonus Value is at least equal to the Designated Amount at the end of the last Business Day before the Contract Anniversary.
- During the Annuity Phase if the Contract Value on the Annuity Date is at least equal to the Designated Amount.

The Designated Amount is shown on the Contract Schedule. We determine the total Bonus Value or total Contract Value for all individually owned contracts by using the Owner's social security number, and for non-individually owned contracts we use the Annuitant's social security number.

During the Accumulation Phase, we deduct the Contract Maintenance Charge from the Bonus Value on the Contract Anniversary. If the Contract Anniversary is not a Business Day, we deduct the charge on the next Business Day. If you take a full Withdrawal from your contract (other than on a Contract Anniversary), we deduct the full Contract Maintenance Charge. We deduct the Contract Maintenance Charge from the Investment Options proportionately based on the amount of the Bonus Value in each Investment Option relative to the total Bonus Value. During the Annuity Phase, we deduct the Contract Maintenance Charge proportionately from each Annuity Payment.

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## Withdrawals

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During the Accumulation Phase, you can request a Full or Partial Withdrawal from this contract by providing an Authorized Request.

We pay the amount of any Withdrawal from the Variable Account within seven days of receipt of an Authorized Request unless the Suspension of Payments or Transfers provision of this contract is in effect.

### Full Withdrawal

A Full Withdrawal is a request for the total Contract Value. We process a Full Withdrawal on the Business Day we receive an Authorized Request based on the values at the end of the Business Day. The Full Withdrawal amount is equal to the total Contract Value minus any final Contract Maintenance Charge, Withdrawal Charge and any accrued charge associated with an attached rider. This contract terminates upon a Full Withdrawal.

### Partial Withdrawals

A Partial Withdrawal is a request for an amount less than the total Contract Value, and is subject to a Withdrawal Charge. Each Partial Withdrawal must be greater than or equal to the Minimum Partial Withdrawal shown on the Contract Schedule.

We deduct Partial Withdrawals proportionately from the Investment Options, unless we receive alternate instructions. We deduct a Partial Withdrawal from the Bonus Value at the end of the Business Day that we process the Withdrawal request.

If you request a Partial Withdrawal that causes the Contract Value to be less than the Minimum Required Value shown on the Contract Schedule, we treat your request as a Full Withdrawal.

### Withdrawal Charge

Upon a Full or Partial Withdrawal of this contract we assess a Withdrawal Charge. A Withdrawal Charge applies if any part of a Withdrawal comes from a Purchase Payment that is still within the Withdrawal Charge period. We assess the Withdrawal Charge against the Withdrawal Charge Basis, which is equal to total Purchase Payments, less any Purchase Payments withdrawn (excluding any Penalty-free Withdrawals), and less any applicable Withdrawal Charges outlined below. Penalty-free Withdrawals include Withdrawals under the Free Withdrawal Privilege and waiver of Withdrawal Charge benefit, payments under our minimum distribution program, and any optional riders with lifetime Withdrawals, if applicable. We do not reduce the Withdrawal Charge Basis for Penalty-free Withdrawals and amounts we deduct to pay contract charges, other than the Withdrawal Charge. If the Withdrawal Charge Basis is zero, we do not assess a Withdrawal Charge. For purpose of calculating any Withdrawal Charge we withdraw Purchase Payments on a first-in-first-out (FIFO) basis. We calculate the charge at the time of each Withdrawal. We take each Withdrawal from your contract in the following order.

1. Purchase Payments that are beyond the Withdrawal Charge period shown in the Withdrawal Charge Percentages Table. This Withdrawal is not subject to a Withdrawal Charge and it reduces the Withdrawal Charge Basis.
2. Purchase Payments that are available under the Free Withdrawal Privilege. This Withdrawal is not subject to a Withdrawal Charge and it does not reduce the Withdrawal Charge Basis.
3. Purchase Payments that are within the Withdrawal Charge period shown in the Withdrawal Charge Percentages Table on a FIFO basis. This Withdrawal is subject to a Withdrawal Charge, which is determined by multiplying each Purchase Payment by its applicable Withdrawal Charge percentage and then totaling the charges. This Withdrawal reduces the Withdrawal Charge Basis.
4. Any contract earnings. We treat the Bonus and any earnings on the Bonus as contract earnings. This Withdrawal is not subject to a Withdrawal Charge and it does not reduce the Withdrawal Charge Basis.

The Withdrawal Charge Percentages Table is shown on the Contract Schedule.

### Free Withdrawal Privilege

Each Contract Year you can take multiple Withdrawals without incurring a Withdrawal Charge if, when added together, they do not exceed the Free Withdrawal Amount shown on the Contract Schedule. Any unused Free Withdrawal Privilege in one Contract Year is not added to the Free Withdrawal Amount available in the next year. If you take a Full Withdrawal, we assess a Withdrawal Charge with no reductions for the Free Withdrawal Privilege.

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## Annuity Payments

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This contract provides for Annuity Payments. The Annuity Date is the date Annuity Payments begin.

### How Annuity Payments Begin

You may begin Annuity Payments by providing an Authorized Request. If you do not begin Annuity Payments before the Scheduled Annuity Date, we will begin Annuity Payments on the Scheduled Annuity Date if the Adjusted Contract Value on that date is greater than zero. You may request a later Annuity Date by providing an Authorized Request at least 30 days before the Annuity Date. Your requested Annuity Date is subject to our approval and cannot be earlier than two years after the Issue Date or later than the last Annuity Date permitted by applicable state or federal law. The Scheduled Annuity Date is shown on the Contract Schedule. The Scheduled Annuity Date is the later of the Annuitant's 90th birthday, or the tenth Contract Anniversary.

We make Annuity Payments according to the Annuity Option and payment frequency you select. You can select a monthly, quarterly, semi-annual, or annual payment frequency. We may require that Annuity Payments be greater than or equal to the Minimum Annuity Payment shown on the Contract Schedule. We send Annuity Payments to the Payee.

**If you do not select an Annuity Option or payment frequency, we make monthly Annuity Payments, according to Option 2 – Life Annuity with a 10-year guaranteed period.**

We may require proof of the Age and gender of an Annuitant before making any Annuity Payments.

During the Annuity Phase, you cannot change the Annuity Option or the payment frequency, and we may periodically require proof that the Annuitant is still living.

If a sole Owner dies during the Annuity Phase, the Beneficiary(ies) becomes the Owner(s) of this contract. If a Joint Owner dies during the Annuity Phase, the surviving Joint Owner becomes the sole Owner of this contract.

### How we calculate Annuity Payments

We calculate Annuity Payments on the Annuity Date using the Adjusted Contract Value and current purchase rates for the Annuity Option you select. Current purchase rates cannot be less than the rates in the Guaranteed Purchase Rate Table shown on the Contract Schedule. The guaranteed purchase rates are based on the Annuity Mortality Table and the Minimum Annual Annuity Payment Rate shown on the Contract Schedule. You may contact us at any time to get the current purchase rates that we would use if you were to begin Annuity Payments at that time.

Annuity Payments are equal to the Adjusted Contract Value, divided by \$1,000, and then multiplied by the applicable purchase rate for the Annuity Option you select. Annuity Payments will not change, unless as described in Annuity Option 3 – Joint and Last Survivor Annuity.

### Annuity Options

You may select an Annuity Option other than Options 1 through 5 by Authorized Request and with our written consent.

#### Option 1 – Life Annuity

We make Annuity Payments during the life of the Annuitant. The last payment will be the one that is due before the Annuitant's death.

#### Option 2 – Life Annuity with a Guaranteed Period over 5, 10, 15 or 20 years

We make Annuity Payments during the life of the Annuitant. If the Annuitant dies before the end of the selected guaranteed period, we continue to make Annuity Payments to the Payee for the rest of the guaranteed period. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

#### Option 3- Joint and Last Survivor Annuity

We make Annuity Payments during the lifetimes of the Annuitant and Joint Annuitant. Upon the death of one Annuitant, Annuity Payments to the Payee continue during the lifetime of the surviving Joint Annuitant at a level of 100%, 75% or 50% of the previous amount, as selected by the Owner. The last payment will be the one that is due before the last surviving Joint Annuitant's death.

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## **Annuity Payments** *continued from the previous page*

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### **Annuity Options (continued)**

#### **Option 4 – Joint and Last Survivor Annuity with a Guaranteed Period over 5, 10, 15 or 20 years**

We make Annuity Payments during the lifetimes of the Annuitant and Joint Annuitant. Upon the death of one Annuitant, Annuity Payments to the Payee continue during the lifetime of the surviving Joint Annuitant at 100% of the previous amount. If the surviving Joint Annuitant dies after the selected guaranteed period, the last payment will be the one that is due before the Annuitant's death. However, if both Joint Annuitants die before the end of the selected guaranteed period, we continue to make Annuity Payments to the Payee for the rest of the guaranteed period. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

#### **Option 5 – Refund Life Annuity**

We make Annuity Payments during the lifetime of the Annuitant. The last payment will be the one that is due before the Annuitant's death. After the Annuitant's death, the Payee can receive a lump sum refund. If the Payee and Annuitant were the same person, we will make payments to the Owner. If the Payee, Annuitant and Owner were the same person, we will make payments to the Beneficiary.

The amount of the refund equals the Adjusted Contract Value on the Annuity Date minus all Annuity Payments made.

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## **Death Benefit**

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### **Who receives the Death Benefit**

If the sole Owner dies during the Accumulation Phase, we pay the Death Benefit to the Beneficiary.

If a Joint Owner dies during the Accumulation Phase, the surviving Joint Owner automatically becomes the sole primary Beneficiary, replacing all Beneficiaries previously named, and we pay the Death Benefit to the surviving Joint Owner.

If the Owner is a non-individual and the Annuitant dies during the Accumulation Phase, we pay the Death Benefit to the Beneficiary.

If a Beneficiary predeceases you, or you and a Beneficiary die simultaneously as defined by applicable state law or regulation, that Beneficiary's interest in this contract ends, unless your Beneficiary designation specifies otherwise.

If there are no primary Beneficiaries, we pay the Death Benefit to the contingent Beneficiaries who survive you. If the interests of all Beneficiaries have ended or if there is no named Beneficiary, we pay the Death Benefit to your estate.

For multiple Beneficiaries, the surviving Beneficiaries share equally in the Death Benefit unless you specify otherwise.

### **Death Benefit**

During the Accumulation Phase, the Death Benefit is the Adjusted Contract Value determined at the end of the Business Day we first receive a Valid Claim from any one Beneficiary.

For multiple Beneficiaries, we determine the Adjusted Contract Value for each surviving Beneficiary's portion of the Death Benefit at the end of the Business Day we receive his or her Valid Claim.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## **Death Benefit** *continued from the previous page*

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### **Payment of the Death Benefit**

We require a Valid Claim before we pay any Death Benefit.

All Death Benefits are paid in accordance with applicable law or regulations governing Death Benefit payments under Option A, B, or C.

### **Continuation of this Contract by the Surviving Spouse**

During the Accumulation Phase, an eligible surviving spouse can choose to continue their portion of this contract, instead of receiving payment of the Death Benefit, by providing an Authorized Request.

If a Beneficiary is the surviving spouse of the deceased Owner, he or she is eligible to continue their portion of this contract as the sole Owner.

If a Joint Owner is the surviving spouse of the deceased Owner, he or she is eligible to continue their portion of this contract as the sole Owner.

If the Owner is a non-individual, a Beneficiary is the surviving spouse of the deceased Annuitant, and this contract is qualified under the federal tax code, the surviving spouse is eligible to continue their portion of this contract as the Annuitant.

If a surviving spouse continues this contract as the sole Owner, he or she can exercise all Ownership rights under this contract.

### **Death Benefit Payment Options**

If the Owner has not previously designated a Death Benefit payment option and death occurs during the Accumulation Phase, a Beneficiary must request that the Death Benefit be paid by one of the payment options below. We do not deduct the Contract Maintenance Charge under these payment options.

**Option A** - A lump sum payment of the Death Benefit.

**Option B** - Deferral of payment of the Death Benefit for up to five years from the date of the death of any Owner. During the deferral period, the Beneficiary can make transfers within their portion of the contract among the Investment Options. At the end of the fifth year, any remaining Death Benefit is paid in a lump sum. If you select Option B, we deduct the Alternate Mortality and Expense Risk Charge shown on your Contract Schedule, and you are subject to a Transfer Fee.

**Option C** - If the Beneficiary is an individual, payment of the Death Benefit as Annuity Payments under an Annuity Option over the lifetime of the Beneficiary. With our written consent, other options may be available for payment over a period not extending beyond the life expectancy of the Beneficiary under which we deduct the Alternate Mortality and Expense Risk Charge and you are subject to a Transfer Fee.

Any Beneficiary's portion of the Death Benefit not applied to Annuity Payments under an Annuity Option within one year of the date of the Owner's death must be distributed within five years of the date of death.

If a Beneficiary requests a lump sum payment, we pay the amount from the Variable Account within seven days of receipt of a Valid Claim from the Beneficiary, unless the Suspension of Payments or Transfers provision in this contract is in effect.

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## Ownership

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### **Assignment of this Contract**

You can, by Authorized Request and with our written consent, assign or otherwise transfer specific rights under this contract during the Accumulation Phase. We reserve the right to refuse to consent to such assignments or transfers at any time on a non-discriminatory basis. We will not consent if the assignment or transfer would violate or result in noncompliance with any applicable state or federal law or regulation. Upon consent, we record the assignment, but we will not be responsible for the validity or effect of the assignment, including the tax consequences of such assignment. We will not be liable to the assignee for any actions we take or payments we make before we receive an Authorized Request of the assignment or transfer.

If you assign this contract, you can exercise your rights only with the written consent of the assignee. An assignment does not change the Annuitant or Beneficiary.

### **Change of Ownership**

You can, by Authorized Request and with our written consent, change ownership of this contract to a new Owner during the Accumulation Phase. The Owner may be an individual or non-individual. We reserve the right to refuse to consent to any change of ownership at any time on a non-discriminatory basis. We will not consent if the change in ownership would violate or result in noncompliance with any applicable state or federal law or regulation. Upon consent, we record the change of ownership, subject to our approval guidelines at the time of the request. We will not be responsible for the validity or effect of the change of ownership, including the tax consequences of such transfer. We will not be liable to the new Owner for any actions we take or payments we make before we receive an Authorized Request of the change of ownership.

A change of ownership does not change the Annuitant or Beneficiary. The new Owner can request a change of Annuitant or Beneficiary by providing an Authorized Request.

### **Non-Individual Owners**

If this contract is owned by a non-individual, then we treat the Annuitant as the Owner for purposes of any Death Benefit. We use the Age of the Annuitant to determine any Death Benefit. If the Annuitant dies on a non-individually owned contract, we pay the Death Benefit.

The term "non-natural Owner" may also be used to mean "non-individual Owner" in any endorsement and/or rider.

### **Change of Annuitant**

A non-individual Owner cannot change the Annuitant. Otherwise, you can change the Annuitant during the Accumulation Phase by providing an Authorized Request. If the Annuitant dies during the Accumulation Phase, a sole Owner automatically becomes the Annuitant, but can name another Annuitant at any time. If there are Joint Owners, the younger Joint Owner automatically becomes the Annuitant, but the Joint Owners can name another Annuitant at any time. An Annuitant change takes effect as of the date you signed the Authorized Request, subject to our approval guidelines at that time. We will not be liable for any actions we take or payments we make before we receive the Authorized Request.

### **Change of Beneficiary**

For solely owned contracts, you can change the Beneficiary at any time by providing an Authorized Request.

For jointly owned contracts, the surviving Joint Owner is the sole primary Beneficiary and cannot be changed. We do not allow non-spousal Joint Owners to appoint contingent Beneficiaries.

An irrevocable Beneficiary must give written consent before we will change the Beneficiary. A Beneficiary change takes effect as of the date you signed the Authorized Request. We are not liable for any actions we take or payments we make before the Service Center receives the Authorized Request.

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## General Provisions

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### Entire Contract

We have issued this contract in consideration of the Initial Purchase Payment. This contract, any amendments, endorsements, and riders together are the entire contract.

### Incontestability of this Contract

We will not contest this contract, except as described in the "Misstatement of Age or Gender" provision.

### Misstatement of Age or Gender

After the Annuity Date, if there is a misstatement of the Age or gender of the Annuitant, we recalculate the Annuity Payments based on the correct Age and gender. If the misstatement caused an underpayment, we pay the Payee the difference in one payment. If the misstatement caused an overpayment, we reduce the next payment by the amount of the difference. If the amount of the difference is larger than the next payment, we reduce the subsequent payment, and so on until the entire difference has been subtracted. If the future payments are insufficient to cover the difference, we bill the Payee for the amount due.

### Annual Report

At least once each calendar year during the Accumulation Phase, we send you a report that shows contract activity, the Bonus Value, and the Contract Value.

### No Dividends are Payable

This contract is nonparticipating. This contract does not participate in our profits or surplus.

### Who can make changes in this contract

Only our President together with our Secretary has the authority to make any changes to this contract. Any change must be in writing.

### Taxes

Taxes paid to any governmental entity results in an amount equivalent to the tax being charged against the Contract Value. We, in our sole discretion, determine whether taxes have resulted from the investment experience of the Variable Account, our receipt of Purchase Payments, or commencement of Annuity Payments. We may, at our discretion, pay taxes when due and deduct that amount from the Contract Value at a later date. This will not waive any right we may have to deduct previously paid amounts at a later date.

We may establish a provision for federal income taxes if we determine, in our sole discretion, that we will incur such tax as a result of the operation of the Variable Account. We will deduct for any income taxes incurred as a result of the operation of the Variable Account whether or not there was a provision for taxes and whether or not it was sufficient.

We deduct any withholding taxes from any payment we make, as required by applicable law.

### Protection of Proceeds

No Beneficiary can commute, encumber, alienate or assign any payment under this contract before it is due. To the extent permitted by law, no payment is subject to the debts, contracts or engagements of any Beneficiary or to any judicial process to levy upon or attach the same for payment thereof.

### Evidence of Survival

Where any benefits under this contract are contingent on a person being alive on a given date, we may require proof satisfactory to us that the condition has been met.

### Termination

The contract terminates when:

- the Accumulation Phase terminates; and
- the Annuity Phase terminates; and
- all applicable Death Benefit payments have been made.

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**General Provisions** *continued from the previous page*

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**Amendments**

We may amend this contract to retain its qualification for treatment as an annuity, whether under state or federal law, including the following.

- The Internal Revenue Code, as amended.
- Internal Revenue Service Rulings and Regulations.
- Any requirements imposed by the Internal Revenue Service.

Allianz Life Insurance Company  
of North America  
[PO Box 561]  
[Minneapolis, MN 55440-0561]  
  
[800/624-0197]

**Individual Flexible Purchase Payment Variable Deferred Annuity Contract**

Purchase Payments we receive for this contract accumulate to provide Annuity Payments or a Death Benefit. **This is a variable annuity contract with Contract Value and Bonus Value increasing or decreasing depending on the experience of the Variable Account.** This contract is nonparticipating, with no dividends payable. Benefits available under this contract are not less than those required by statute of the state in which this contract is delivered.

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## Quarterly Value Death Benefit Rider

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This rider forms a part of the Base Contract to which it is attached and is effective on the Issue Date of the Base Contract shown on the Contract Schedule. In the case of a conflict with any provision in the Base Contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the Base Contract or are added in this rider. This rider terminates as indicated in the **Conditions for Termination of this Rider** section.

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### Definitions

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Definitions specific to this rider that are not in the Base Contract follow.

#### **Base Contract**

The contract to which this rider is attached.

#### **Daily Transactions**

On each Business Day, any Additional Purchase Payments received, Withdrawals taken, and Transfer Fees deducted.

#### **End Date**

The End Date occurs on the earliest of:

- the Business Day we receive the first Valid Claim from any one Beneficiary;
- the Business Day a Required Affiliated Rider is no longer attached to the Base Contract; or
- the older Determining Life's Quarterly Value Death Benefit Maximum Birthday.

Any Required Affiliated Riders and the Quarterly Value Death Benefit Maximum Birthday are shown on the Contract Schedule.

#### **Determining Life (Lives)**

The person(s) on whose life (lives) we base the Quarterly Value Death Benefit. We determine the Determining Life (Lives) on the Issue Date.

After we issue this contract, you cannot add, remove or replace a Determining Life.

- If the Base Contract is solely owned, the Determining Life is the Owner.
- If the Base Contract is owned by a non-individual, the Determining Life is the Annuitant.
- If the Base Contract is jointly owned, the Determining Lives are the joint Owners.

If we remove a person as a Joint Owner due to divorce, that person no longer qualifies as a Determining Life and we remove him or her as such from this rider.

For jointly owned non-qualified contracts, if you establish a trust and change ownership to the trust, the prior Owner who is not the Annuitant no longer qualifies as a Determining Life and we remove him or her as such from this rider.

#### **Quarterly Anniversary**

The day that occurs three, six, and nine calendar months after the Issue Date or any Contract Anniversary. Quarterly Anniversaries also include Contract Anniversaries.

#### **Quarterly Anniversary Value**

A calculation we use in determining the Quarterly Value Death Benefit.

#### **Quarterly Value Death Benefit**

The death benefit provided by this rider.

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## Death Benefit

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The following is replacing the "Death Benefit" provision under the "Death Benefit" section. If this rider terminates, we revert back to the "Death Benefit" provision.

### Quarterly Value Death Benefit

During the Accumulation Phase, if you (the Owner, or Annuitant if the Owner is a non-individual) are the Determining Life or if you die simultaneously with a Determining Life (Lives), the Death Benefit is equal to the greater of the Contract Value or the Quarterly Anniversary Value, minus any Premium Tax paid by us.

- For a sole Beneficiary, we determine the Quarterly Anniversary Value at the end of the Business Day we receive a Valid Claim from the Beneficiary.
- For multiple Beneficiaries, we determine the Quarterly Anniversary Value for each surviving Beneficiary's portion of the Quarterly Value Death Benefit at the end of the Business Day we receive the first Valid Claim from any one Beneficiary. We determine the Contract Value for each surviving Beneficiary's portion of the Quarterly Value Death Benefit as of the end of the Business Day we receive his or her Valid Claim.

However, if you (the Owner, or Annuitant if the Owner is a non-individual) and the Determining Life (Lives) are different individuals:

- If the Determining Life dies before you, we compare the Contract Value and Quarterly Anniversary Value determined at the end of Business Day we receive due proof of a Determining Life's death. If your Contract Value is less than the Quarterly Anniversary Value, we increase your Contract Value to equal the Quarterly Anniversary Value.
- If you die before a Determining Life, the Quarterly Value Death Benefit is unavailable.

The Quarterly Anniversary Value on the Issue Date is equal to the Purchase Payment received on the Issue Date.

At the end of each Business Day we:

- increase the Quarterly Anniversary Value by the amount of any Additional Purchase Payments received that day, and
- reduce the Quarterly Anniversary Value proportionately by the percentage of Contract Value withdrawn that day, including any withdrawal charge.

Before the End Date, on each Quarterly Anniversary, or on the next Business Day if the Quarterly Anniversary is not on a Business Day, the Quarterly Anniversary Value is equal to the greater of its current value, or the Contract Value excluding any Daily Transactions. We no longer make this comparison on or after the End Date.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## General Provisions

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### Conditions for Termination of this Rider

This rider terminates on the earliest of the following.

- The Business Day that the Quarterly Anniversary Value and the Contract Value are both zero.
- The Business Day before the Annuity Date.
- Upon the death of a Determining Life, the end of the Business Day we receive a Valid Claim from all Beneficiaries, if the Determining Life is the Owner (or Annuitant if the Owner is a non-individual) or if the Determining Life dies simultaneously with the Owner.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of due proof of the Determining Life's death, if the Determining Life is no longer an Owner (or Annuitant if the Owner is a non-individual).
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive the first Valid Claim from any one Beneficiary, if the Owner is no longer a Determining Life.
- The Business Day that the Base Contract terminates.

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**General Provisions** *continued from the previous page*

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**Additional Mortality and Expense Risk Charge for the Rider**

The additional Mortality and Expense Risk Charge for this rider is shown on the Contract Schedule. The additional Mortality and Expense Risk Charge is an annualized rate that is calculated on a daily basis as a percentage of the Investment Options' net asset value.

As of the Business Day a Required Affiliated Rider is no longer attached to the Base Contract, we will no longer charge the additional Mortality and Expense Risk Charge for this rider.

When this rider terminates, we will no longer charge the additional Mortality and Expense Risk Charge for this rider.

In all other respects the provisions, conditions, exceptions and limitations contained in the Base Contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Gretchen Cepek  
Secretary

Walter R. White  
President and CEO

]

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## Traditional Death Benefit Rider

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This rider forms a part of the Base Contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the Base Contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the Base Contract or are added in this rider. This rider terminates as indicated under the **Conditions for Termination of this Rider** provision.

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### Definitions

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Definitions specific to this rider that are not in the Base Contract follow.

#### Base Contract

The contract to which this rider is attached.

#### Determining Life (Lives)

The person(s) on whose life (lives) we base the Traditional Death Benefit. We determine the Determining Life (Lives) on the Issue Date.

After we issue this contract, you cannot add, remove or replace a Determining Life.

- If the Base Contract is solely owned, the Determining Life is the Owner.
- If the Base Contract is owned by a non-individual, the Determining Life is the Annuitant.
- If the Base Contract is jointly owned, the Determining Lives are the joint Owners.

If we remove a person as a Joint Owner due to divorce, that person no longer qualifies as a Determining Life and we remove him or her as such from this rider.

For jointly owned non-qualified contracts, if you establish a trust and change ownership to the trust, the prior Owner who is not the Annuitant no longer qualifies as a Determining Life and we remove him or her as such from this rider.

---

### Death Benefit

---

The following is replacing the "Death Benefit" provision under the "Death Benefit" section. If this rider terminates, we revert back to the "Death Benefit" provision.

#### Traditional Death Benefit

During the Accumulation Phase, if you (the Owner, or Annuitant if the Owner is a non-individual) are the Determining Life or if you die simultaneously with a Determining Life (Lives), the Death Benefit is equal to the greater of the Contract Value or the Traditional Death Benefit value, minus any Premium Tax paid by us. The Traditional Death Benefit value is equal to the total of all Purchase Payments received reduced proportionately by the percentage of Contract Value withdrawn, including any Withdrawal Charge, determined at the end of each Business Day that you take each Withdrawal.

- For a sole Beneficiary, we determine the Contract Value and Traditional Death Benefit value at the end of the Business Day we receive a Valid Claim from the Beneficiary.
- For multiple Beneficiaries, we determine the Traditional Death Benefit value for each surviving Beneficiary's portion of the Traditional Death Benefit at the end of the Business Day we receive the first Valid Claim from any one Beneficiary. We determine the Contract Value for each surviving Beneficiary's portion of the Traditional Death Benefit as of the end of the Business Day we receive his or her Valid Claim.

However, if you (the Owner, or Annuitant if the Owner is a non-individual) and the Determining Life (Lives) are different individuals:

- If the Determining Life dies before you, we compare the Contract Value and Traditional Death Benefit value determined at the end of Business Day we receive due proof of a Determining Life's death. If your Contract Value is less than the Traditional Death Benefit value, we increase your Contract Value to equal the Traditional Death Benefit value.
- If you die before a Determining Life, the Traditional Death Benefit is unavailable.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## General Provisions

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### Conditions for Termination of this Rider

This rider terminates on the earliest of the following.

- The Business Day that the Traditional Death Benefit value and the Contract Value are both zero.
- The Business Day before the Annuity Date.
- Upon the death of a Determining Life, the end of the Business Day we receive a Valid Claim from all Beneficiaries, if the Determining Life is the Owner (or Annuitant if the Owner is a non-individual) or if the Determining Life dies simultaneously with the Owner.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of due proof of the Determining Life's death, if the Determining Life is no longer an Owner (or Annuitant if the Owner is a non-individual).
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive the first Valid Claim from any one Beneficiary, if the Owner is no longer a Determining Life.
- The Business Day that the Base Contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

### Allianz Life Insurance Company of North America



Gretchen Cepek  
Secretary



Walter R. White  
President and CEO

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## Contract Schedule

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Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Issue Date:	[04/15/10]
Annuitant:	[John Doe]	Scheduled Annuity Date:	[04/15/65]
Determining Life (Lives):	[John Doe] [Jane Doe]	Maximum Issue Age:	[80]

### Purchase Payments

Initial Purchase Payment:	[\$10,000.00]
Minimum Additional Purchase Payment:	[\$50.00]
Maximum Total Purchase Payments:	[\$1 million; higher amounts may be accepted with our approval]

### Transfers

Number of Free Transfers Permitted:	[12] each Contract Year
Transfer Fee:	[\$25.00] for each transfer in excess of the free transfers permitted

### Contract Charges

Mortality and Expense Risk Charge:	[1.40]%
Contract Maintenance Charge:	[\$50.00] each Contract Year
Designated Amount:	[\$100,000.00]

### Withdrawals

Minimum Partial Withdrawal:	[\$100.00]
Minimum Required Value:	[\$2,000.00]
Free Withdrawal Amount:	[12]% of total Purchase Payments

### Withdrawal Charge Percentages Table

Number of Complete Years Since Receipt of Purchase Payment	Charge
[0	8.5%
1	8.5%
2	7.5%
3	6.5%
4	5%
5	4%
6	3%
7 years or more	0%]

### Annuity Payments

Minimum Annuity Payment:	[\$100.00]
Annuity Mortality Table:	[Annuity 2000 Mortality Table]
Minimum Annual Annuity Payment Rate:	[1]%]

### Riders:

[The applicable riders based on the information from the application will populate this area.]

**Guaranteed Purchase Rate Table**

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

<b>Annuity Options - Guaranteed monthly annuity payments per \$1,000</b>										
	<b>Option 1</b>		<b>Option 2</b>				<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>	
			10-year guaranteed period		20-year guaranteed period		100% joint and survivor	10-year guaranteed period		
Age on Annuity Date	Male	Female	Male	Female	Male	Female	Male & Female Same Age	Male & Female Same Age	Male	Female
30	[2.08	1.97	2.08	1.97	2.07	1.97	1.84	1.84	2.00	1.92
40	2.45	2.29	2.45	2.29	2.42	2.28	2.10	2.10	2.29	2.19
50	3.02	2.78	3.00	2.77	2.92	2.73	2.49	2.49	2.70	2.57
60	3.95	3.57	3.87	3.53	3.59	3.37	3.12	3.11	3.29	3.14
70	5.66	5.03	5.28	4.83	4.24	4.13	4.22	4.20	4.18	4.00
80	8.93	8.09	7.07	6.79	4.55	4.53	6.37	6.04	5.54	5.38
90	15.24	14.64	8.36	8.30	4.59	4.59	10.68	7.98	7.66	7.50]

## Contract Schedule

Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Issue Date:	[04/15/10]
Annuitant:	[John Doe]	Scheduled Annuity Date:	[04/15/65]
Determining Life (Lives):	[John Doe] [Jane Doe]	Maximum Issue Age:	[80]

### Purchase Payments

Initial Purchase Payment:	[\$10,000.00]
Minimum Additional Purchase Payment:	[\$50.00]
Maximum Total Purchase Payments:	[\$1 million; higher amounts may be accepted with our approval]

### Bonus

Bonus Rate:	[6%]
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### Bonus Vesting Schedule

[Number of Complete Years Since Purchase Payment Receipt]	Vesting Percentage
0	0%
1	35%
2	70%
3+	100%]

### Transfers

Number of Free Transfers Permitted:	[12] each Contract Year
Transfer Fee:	[\$25.00] for each transfer in excess of the free transfers permitted

### Contract Charges

Mortality and Expense Risk Charge:	[1.70]%
Alternate Mortality and Expense Risk Charge:	[1.40]%
Contract Maintenance Charge:	[\$50.00] each Contract Year
Designated Amount:	[\$100,000.00]

### Withdrawals

Minimum Partial Withdrawal:	[\$100.00]
Minimum Required Value:	[\$2,000.00]
Free Withdrawal Amount:	[12]% of total Purchase Payments

### Withdrawal Charge Percentages Table

Number of Complete Years Since Receipt of Purchase Payment	Charge
[0	8.5%
1	8.5%
2	8.5%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9 years or more	0%]

**Annuity Payments**

Minimum Annuity Payment: \$[100.00]  
 Annuity Mortality Table: [Annuity 2000 Mortality Table]  
 Minimum Annual Annuity Payment Rate: [1]%

**Riders:**

[The applicable riders based on the information from the application will populate this area.]

**Guaranteed Purchase Rate Table**

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

<b>Annuity Options - Guaranteed monthly annuity payments per \$1,000</b>										
	<b>Option 1</b>		<b>Option 2</b>				<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>	
			10-year guaranteed period		20-year guaranteed period		100% joint and survivor	10-year guaranteed period		
Age on Annuity Date	Male	Female	Male	Female	Male	Female	Male & Female Same Age	Male & Female Same Age	Male	Female
30	[2.08	1.97	2.08	1.97	2.07	1.97	1.84	1.84	2.00	1.92
40	2.45	2.29	2.45	2.29	2.42	2.28	2.10	2.10	2.29	2.19
50	3.02	2.78	3.00	2.77	2.92	2.73	2.49	2.49	2.70	2.57
60	3.95	3.57	3.87	3.53	3.59	3.37	3.12	3.11	3.29	3.14
70	5.66	5.03	5.28	4.83	4.24	4.13	4.22	4.20	4.18	4.00
80	8.93	8.09	7.07	6.79	4.55	4.53	6.37	6.04	5.54	5.38
90	15.24	14.64	8.36	8.30	4.59	4.59	10.68	7.98	7.66	7.50]

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## Contract Schedule

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Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Issue Date:	[04/15/10]
Annuitant:	[John Doe]	Scheduled Annuity Date:	[04/15/65]
Determining Life (Lives):	[John Doe]	Maximum Issue Age:	[80]
	[Jane Doe]		

### Purchase Payments

Initial Purchase Payment:	[\$10,000.00]
Minimum Additional Purchase Payment:	[\$50.00]
Maximum Total Purchase Payments:	[\$1 million; higher amounts may be accepted with our approval]

### Transfers

Number of Free Transfers Permitted:	[12] each Contract Year
Transfer Fee:	[\$25.00] for each transfer in excess of the free transfers permitted

### Contract Charges

Mortality and Expense Risk Charge:	[1.15]%
Contract Maintenance Charge:	[\$50.00] each Contract Year
Designated Amount:	[\$100,000.00]

### Withdrawals

Minimum Partial Withdrawal:	[\$100.00]
Minimum Required Value:	[\$2,000.00]
Free Withdrawal Amount:	[10]% of total Purchase Payments

### Withdrawal Charge Percentages Table

Number of Complete Years Since Receipt of Purchase Payment	Charge
[0	8.5%
1	8.5%
2	7.5%
3	6.5%
4	5%
5	4%
6	3%
7 years or more	0%]

### Annuity Payments

Minimum Annuity Payment:	[\$100.00]
Annuity Mortality Table:	[Annuity 2000 Mortality Table]
Minimum Annual Annuity Payment Rate:	[1]%]

### Riders:

[The applicable riders based on the information from the application will populate this area.]

**Guaranteed Purchase Rate Table**

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

<b>Annuity Options - Guaranteed monthly annuity payments per \$1,000</b>										
	<b>Option 1</b>		<b>Option 2</b>				<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>	
			10-year guaranteed period		20-year guaranteed period		100% joint and survivor	10-year guaranteed period		
Age on Annuity Date	Male	Female	Male	Female	Male	Female	Male & Female Same Age	Male & Female Same Age	Male	Female
30	2.08	1.97	2.08	1.97	2.07	1.97	1.84	1.84	2.00	1.92
40	2.45	2.29	2.45	2.29	2.42	2.28	2.10	2.10	2.29	2.19
50	3.02	2.78	3.00	2.77	2.92	2.73	2.49	2.49	2.70	2.57
60	3.95	3.57	3.87	3.53	3.59	3.37	3.12	3.11	3.29	3.14
70	5.66	5.03	5.28	4.83	4.24	4.13	4.22	4.20	4.18	4.00
80	8.93	8.09	7.07	6.79	4.55	4.53	6.37	6.04	5.54	5.38
90	15.24	14.64	8.36	8.30	4.59	4.59	10.68	7.98	7.66	7.50

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## Income Protector [(05.12)] Contract Schedule

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Owner: [John Doe] Contract Number: [??687456]  
[Joint Owner: [Jane Doe]] Rider Effective Date: [04/15/08]  
Annuitant: [John Doe]  
Covered Person(s): [John Doe]  
[Jane Doe]

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first rider year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Maximum Age For Selecting The Income Protector:** The older Covered Person must be age [80] or younger on the Rider Effective Date.

**Annual Increase Percentage:** [6]%

**Maximum Birthday:** [91st] birthday

**Guarantee Years:** [30] years

**Ages At Which You Can Exercise The Income Protector:** On the Benefit Date, all Covered Persons must be at least age [60] and no Covered Person can be age [91] or older.

**Available Benefit Date:** The Benefit Date must be from the [1<sup>st</sup>] through the [28<sup>th</sup>] of a calendar month.

**Free Withdrawal Privilege:** The Free Withdrawal Privilege is no longer available to you beginning on the Benefit Date and until the Rider Termination Date.

**Minimum Lifetime Plus Payment:** \$[100.00]

**Annual Maximum Lifetime Plus Payment Table:**

Age band of the Covered Person, or younger Covered Person for joint Lifetime Plus Payments	Annual Maximum Lifetime Plus Payment Percentage for single Lifetime Plus Payments	Annual Maximum Lifetime Plus Payment Percentage for joint Lifetime Plus Payments
[60 to 64	4.0%	3.5%]
[65 to 79	4.5%	4.0%]
[80 or older	5.5%	5.0%]

**Rider Charge:**

[A Rider Charge of [1.20]% is assessed for single Lifetime Plus Payments.]

[A Rider Charge of [1.20]% is assessed for joint Lifetime Plus Payments.]

**Maximum Rider Charge For The Income Protector:**

For single Lifetime Plus Payments: [2.50]%

For joint Lifetime Plus Payments: [2.75]%

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## Income Protector [(05.12)] Contract Schedule

---

Owner: [John Doe] Contract Number: [??687456]  
[Joint Owner: [Jane Doe]] Rider Effective Date: [04/15/08]  
Annuitant: [John Doe]  
Covered Person(s): [John Doe]  
[Jane Doe]

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first rider year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Maximum Age For Selecting The Income Protector:** The older Covered Person must be age [80] or younger on the Rider Effective Date.

**Annual Increase Percentage:** [6]%

**Maximum Birthday:** [91st] birthday

**Guarantee Years:** [30] years

**Ages At Which You Can Exercise The Income Protector:** On the Benefit Date, all Covered Persons must be at least age [60] and no Covered Person can be age [91] or older.

**Available Benefit Date:** The Benefit Date must be from the [1<sup>st</sup>] through the [28<sup>th</sup>] of a calendar month.

**Free Withdrawal Privilege:** The Free Withdrawal Privilege is no longer available to you beginning on the Benefit Date and until the Rider Termination Date.

**Minimum Lifetime Plus Payment:** \$[100.00]

**Annual Maximum Lifetime Plus Payment Table:**

<b>Age band of the Covered Person, or younger Covered Person for joint Lifetime Plus Payments</b>	<b>Annual Maximum Lifetime Plus Payment Percentage for single Lifetime Plus Payments</b>	<b>Annual Maximum Lifetime Plus Payment Percentage for joint Lifetime Plus Payments</b>
[60 to 64	4.0%	3.5%]
[65 to 79	4.5%	4.0%]
[80 or older	5.5%	5.0%]

**Rider Charge:**

[A Rider Charge of [1.20]% is assessed for single Lifetime Plus Payments.]

[A Rider Charge of [1.20]% is assessed for joint Lifetime Plus Payments.]

**Maximum Rider Charge For The Income Protector:**

For single Lifetime Plus Payments: [2.50]%

For joint Lifetime Plus Payments: [2.75]%

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## Income Focus [(05.12)] Contract Schedule

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Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Rider Effective Date:	[04/15/12]
Annuitant:	[John Doe]		
Covered Person(s):	[John Doe]		
	[Jane Doe]		

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first Rider Year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Age For Selecting Income Focus:** All Covered Persons must be at least age [45] and no Covered Person can be age [81] or older.

**Maximum Birthday:** [91st] birthday

**Income Focus Exercise Age:** On the Benefit Date, all Covered Persons must be at least age [60] and no Covered Person can be age [91] or older.

**Available Benefit Date:** The Benefit Date must be from the [1<sup>st</sup>] through the [28<sup>th</sup>] of a calendar month.

**Free Withdrawal Privilege:** The Free Withdrawal Privilege is no longer available to you beginning on the Benefit Date and until the Rider Termination Date.

**Minimum Income Focus Payment:** \$[100.00]

**Initial Income Value Percentage:** [3.75]%

**Performance Increase:** [1]%

**Rider Charge:**

[A Rider Charge of [1.30]% is assessed for single Income Focus Payments.]

[A Rider Charge of [1.30]% is assessed for joint Income Focus Payments.]

**Maximum Rider Charge For Income Focus:**

For single Income Focus Payments: [2.75]%

For joint Income Focus Payments: [2.95]%

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## Income Focus [(05.12)] Contract Schedule

---

Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Rider Effective Date:	[04/15/12]
Annuitant:	[John Doe]		
Covered Person(s):	[John Doe] [Jane Doe]		

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first Rider Year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Age For Selecting Income Focus:** All Covered Persons must be at least age [45] and no Covered Person can be age [81] or older.

**Maximum Birthday:** [91st] birthday

**Income Focus Exercise Age:** On the Benefit Date, all Covered Persons must be at least age [60] and no Covered Person can be age [91] or older.

**Available Benefit Date:** The Benefit Date must be from the [1<sup>st</sup>] through the [28<sup>th</sup>] of a calendar month.

**Free Withdrawal Privilege:** The Free Withdrawal Privilege is no longer available to you beginning on the Benefit Date and until the Rider Termination Date.

**Minimum Income Focus Payment:** \$[100.00]

**Initial Income Value Percentage:** [3.75]%

**Performance Increase:** [1]%

**Rider Charge:**

[A Rider Charge of [1.30]% is assessed for single Income Focus Payments.]

[A Rider Charge of [1.30]% is assessed for joint Income Focus Payments.]

**Maximum Rider Charge For Income Focus:**

For single Income Focus Payments: [2.75]%

For joint Income Focus Payments: [2.95]%

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## Investment Protector [(01.12)] Contract Schedule

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Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Rider Effective Date:	[04/15/08]
Annuitant:	[John Doe]	Initial Target Value Date:	[04/15/18]

**Purchase Payment Period:** The first [3] years following the Rider Effective Date

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first rider year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Guarantee Percentage:** [100]%

**Earliest Target Value Anniversary:** [10<sup>th</sup>] Rider Anniversary

**Future Anniversary:** [5th] Rider Anniversary.

**Maximum Birthday:** [91<sup>st</sup>] birthday

**Maximum Reset Birthday:** [81<sup>st</sup>] birthday

**Rider Charge:** A Rider Charge of [0.95]% is assessed for this benefit.

**Maximum Rider Charge For The Investment Protector:** [2.50]%

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## Investment Protector [(01.12)] Contract Schedule

---

Owner:	[John Doe]	Contract Number:	[??687456]
[Joint Owner:	[Jane Doe]]	Rider Effective Date:	[04/15/08]
Annuitant:	[John Doe]	Initial Target Value Date:	[04/15/18]

**Purchase Payment Period:** The first [3] years following the Rider Effective Date

**[Initial Amount:** [Total Purchase Payments received before the first contract quarterly anniversary.]]

**[Annual Maximum Additional Purchase Payments:** [Cannot exceed the Initial Amount; higher amounts may be accepted with our approval.]

[During the first rider year, Additional Purchase Payments are allowed on and after the first Quarterly Anniversary and before the first Rider Anniversary up to the Initial Amount.]]

**Guarantee Percentage:** [100]%

**Earliest Target Value Anniversary:** [10<sup>th</sup>] Rider Anniversary

**Future Anniversary:** [5th] Rider Anniversary.

**Maximum Birthday:** [91<sup>st</sup>] birthday

**Maximum Reset Birthday:** [81<sup>st</sup>] birthday

**Rider Charge:** A Rider Charge of [1.00]% is assessed for this benefit.

**Maximum Rider Charge For The Investment Protector:** [2.50]%

## Allianz [Vision<sup>SM</sup>] Variable Annuity Application

[Contract number: \_\_\_\_\_]

### 1. Annuity registration

Ownership is  Individual/Joint  Qualified plan  Custodian  Trust (Include the date of trust in the name.)  UTMA/UGMA  
 Other \_\_\_\_\_]

#### Owner

Individual Owner first name	MI	Last name	Jr., Sr., III
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Non-individual owner name (Attach Non- Individual Ownership form or Qualified Plan Acknowledgement form if applicable.)

Social Security Number or Tax ID Number

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
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Street address (required if a PO Box was used for mailing address)

City	State	ZIP code	Cell phone number
------	-------	----------	-------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	----------------------------	---

#### Joint Owner [(Must be spouses if Income Protector or Income Focus is selected.)]

First name	MI	Last name	Jr., Sr., III
------------	----	-----------	---------------

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
------	-------	----------	-----------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	----------------------------	---

Relationship to Owner	Social Security Number
-----------------------	------------------------

#### Annuitant (Complete if different from Owner.)

First name	MI	Last name	Jr., Sr., III
------------	----	-----------	---------------

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
------	-------	----------	-----------------------

Street address (required if a PO Box was used for mailing address)

City	State	ZIP code	Cell phone number
------	-------	----------	-------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security Number	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	------------------------	----------------------------	---

Relationship of Annuitant to Owner
------------------------------------

**2. Purchase Payment (This section must be completed.) Make check(s) payable to Allianz Life Insurance Company of North America (Allianz).**

Include replacement forms if required

**Method of Payment (Select all that apply)**

Purchase Payment enclosed with application. Amount enclosed: \$ \_\_\_\_\_

Plan type at prior financial institution or contribution instructions:

**Qualified**

- Traditional IRA
- SEP IRA
- Employer contribution to SEP IRA
- Contribution to Traditional IRA for year \_\_\_\_\_
- Qualified Plan (401(a) plan)
- Other \_\_\_\_\_

**Roth (Qualified)**

- Contribution to Roth IRA for year \_\_\_\_\_
- Roth IRA

**Nonqualified**

- Other nonqualified payment

This Contract will be funded by a 1035 exchange, tax qualified transfer/rollover, CD transfer, or mutual fund redemption facilitated by Allianz. (Always include transfer forms) Expected amount: \$ \_\_\_\_\_

This contract will be funded by money not requested or facilitated by Allianz. Expected amount: \$ \_\_\_\_\_

Plan type at prior financial institution or contribution instructions:

**Qualified**

- Traditional IRA
- SEP IRA
- Employer contribution to SEP IRA
- Contribution to Traditional IRA for year \_\_\_\_\_
- Qualified Plan (401(a) plan)
- Other \_\_\_\_\_

**Roth (Qualified)**

- Contribution to Roth IRA for year \_\_\_\_\_
- Roth IRA

**Nonqualified**

- 1035 exchange
- Other nonqualified payment

**3. Plan specifics (This section must be completed to indicate how this Contract should be issued.)**

- |                         |   |   |                                   |  |
|-------------------------|---|---|-----------------------------------|--|
| <b>Nonqualified:</b>    | <input type="checkbox"/> Nonqualified                     |   |                                   |  |
| <b>IRA:</b>             | <input type="checkbox"/> Traditional IRA                  | <input type="checkbox"/> SEP IRA                                | <input type="checkbox"/> Roth IRA | <input type="checkbox"/> Roth IRA (conversion of existing IRA) |
| <b>Qualified plans:</b> | <input type="checkbox"/> 401(a) defined contribution plan | <input type="checkbox"/> 401(a) one person defined benefit plan |                                   |  |

**4. Investment Option transfer and allocation authorization**

**Yes** Electronic Authorization – Allianz accepts allocation and transfer instructions by electronic notification. Electronic authorizations include requests received by telephone, fax, or our website. By checking "yes," I am authorizing and directing Allianz to act on electronic instructions from me as well as my Financial Professional and/or anyone authorized by him/her to transfer and allocate Contract Values among the Investment Options. If the box is not checked, electronic instructions will be accepted only from me, the Owner. Allianz will use reasonable procedures to confirm that these electronic instructions are genuine. As long as these procedures are followed, the company and its officers, employees, representatives, and/or agents will be held harmless for any claim, liability, loss, or cost arising from unauthorized or fraudulent instructions. We reserve the right to deny any electronic transfer request or allocation instruction change, and to discontinue or modify our electronic instruction privileges at any time for any reason.

**5. Replacement (This section must be completed.)**

Do you have existing life insurance or annuity contracts? .....  Yes  No  
 Will the annuity contract applied for replace or change existing contracts or policies? .....  Yes  No

**Notice to Financial Professional: If the Owner does have existing life insurance policies or annuity contracts and the application is being written in an NAIC replacement model state, Allianz requires that you must present and read to the Owner the Replacement of Life Insurance or Annuity form and return the notice, signed by both the Financial Professional and Owner, with the Application. Any required replacement forms must be signed and dated the date of the application or earlier.**

**[6. Contract options - Must select only one]**

- Base Contract** (7 year withdrawal charge schedule) (No additional cost)
- Bonus Option** (6% bonus, 3 year vesting, 9 year withdrawal charge schedule)<sup>1</sup>

**[7. Optional death benefit]**

- Quarterly Value Death Benefit**<sup>1,2</sup>

**[8. Other benefits - Must select only one]**

- No Additional Benefit** (No additional cost)
- Investment Protector**<sup>1</sup>  
Number of years to the initial Target Value Date \_\_\_\_\_
- Income Protector**<sup>1</sup> (Complete Covered Person(s) information below.)
- Income Focus**<sup>1</sup> (Complete Covered Person(s) information below.)

**Covered Person(s) information** (Required if Income Protector or Income Focus was selected above.) - Select one.

- Single Lifetime Plus Payments or Income Focus Payments:**

Name \_\_\_\_\_

This person is: (check one)  Owner  Joint Owner  Annuitant, if owned by a non-individual

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

**OR**

- Joint Lifetime Plus Payments or Income Focus Payments:**

First Covered Person's name \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female Social Security Number: \_\_\_\_\_

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

This person is: (check one)  Owner  Annuitant, if owned by a 401(a) qualified plan, custodial IRA

Second Covered Person's name \_\_\_\_\_

Relationship to first Covered Person: \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female Social Security Number: \_\_\_\_\_

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

This person is: (check one)  Joint Owner  
 Sole primary Beneficiary (individually owned qualified and nonqualified)  
 Sole contingent Beneficiary (401(a) qualified plan, custodial IRA)

**By selecting the [Investment Protector, Income Protector, or Income Focus], I acknowledge that my selections of Investment Options are restricted and that Allianz will reallocate my Contract Value in accordance with the asset allocation and transfer provisions in the Contract.**

[<sup>1</sup> Carries an additional charge]

[<sup>2</sup> If this option is chosen, an additional benefit from the "Other benefits" section must be selected.]

**[9.] Dollar cost averaging (Optional)[ – Not available with Income Focus]**

- Select a 6 month or 12 month DCA program only if you wish to participate in dollar cost averaging.
- 100% of your initial Purchase Payment will be applied to the DCA Money Market Account.
- Your selections in the Investment Options section need to meet any restrictions for the benefit selected.  
 6 month     12 month

**[10.] Investment Option allocations**

Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

**[Income Focus]**

**Investment Options – Up to [8] Investment Options may be selected.**

**Fund of Funds**

- \_\_\_\_ % AZL® MVP Balanced Index Strategy Fund
- \_\_\_\_ % AZL MVP Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_ % AZL MVP Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_ % AZL® MVP Growth Index Strategy Fund

**Specialty**

- \_\_\_\_ % AZL® MVP BlackRock Global Allocation Fund
- \_\_\_\_ % AZL® MVP Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_ % AZL® MVP Invesco Equity and Income Fund
- \_\_\_\_ % PIMCO VIT Global Multi-Asset Managed Volatility Portfolio

**Total of \_\_\_\_\_% (must equal 100%)**

**[Income Protector]**

**Investment Options – Up to [15] Investment Options may be selected.**

**Fund of Funds**

- \_\_\_\_ % AZL® MVP Balanced Index Strategy Fund
- \_\_\_\_ % AZL MVP Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_ % AZL MVP Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_ % AZL® MVP Growth Index Strategy Fund

**High-Yield Bonds**

- \_\_\_\_ % PIMCO VIT High Yield Portfolio

**Intermediate-Term Bonds**

- \_\_\_\_ % Franklin U.S. Government Fund
- \_\_\_\_ % PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_ % PIMCO VIT Real Return Portfolio
- \_\_\_\_ % PIMCO VIT Total Return Portfolio
- \_\_\_\_ % Templeton Global Bond Securities Fund

**Cash Equivalent**

- \_\_\_\_ % AZL® Money Market Fund

**Specialty**

- \_\_\_\_ % AZL® MVP BlackRock Global Allocation Fund
- \_\_\_\_ % AZL® MVP Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_ % AZL® MVP Invesco Equity and Income Fund
- \_\_\_\_ % Franklin Income Securities Fund
- \_\_\_\_ % PIMCO VIT All Asset Portfolio
- \_\_\_\_ % PIMCO VIT Global Multi-Asset Managed Volatility Portfolio
- \_\_\_\_ % PIMCO VIT Unconstrained Bond Portfolio

**Total of \_\_\_\_\_% (must equal 100%)**

## [10.] Investment Option allocations (Continued)

Up to [15] Investment Options may be selected. Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

### [Investment Protector]

#### Equity

##### Fund of Funds

- \_\_\_\_% AZL® Balanced Index Strategy Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Conservative Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Growth Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_% AZL® Growth Index Strategy Fund
- \_\_\_\_% Fidelity VIP FundsManager 50% Portfolio
- \_\_\_\_% Fidelity VIP FundsManager 60% Portfolio

##### Mid Cap

- \_\_\_\_% AZL® Columbia Mid Cap Value Fund
- \_\_\_\_% AZL® Mid Cap Index Fund
- \_\_\_\_% AZL® Morgan Stanley Mid Cap Growth Fund

##### Large Growth

- \_\_\_\_% AZL® BlackRock Capital Appreciation Fund
- \_\_\_\_% AZL® Dreyfus Research Growth Fund

##### International Equity

- \_\_\_\_% AZL® International Index Fund
- \_\_\_\_% AZL® Invesco International Equity Fund
- \_\_\_\_% AZL® JPMorgan International Opportunities Fund
- \_\_\_\_% PIMCO EqS Pathfinder Portfolio
- \_\_\_\_% Templeton Growth Securities Fund

#### Fixed Income

##### High-Yield Bonds

- \_\_\_\_% PIMCO VIT High Yield Portfolio

##### Intermediate-Term Bonds

- \_\_\_\_% Franklin U.S. Government Fund
- \_\_\_\_% PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_% PIMCO VIT Real Return Portfolio
- \_\_\_\_% PIMCO VIT Total Return Portfolio
- \_\_\_\_% Templeton Global Bond Securities Fund

##### Large Blend

- \_\_\_\_% AZL® JPMorgan U.S. Equity Fund
- \_\_\_\_% AZL® MFS Investors Trust Fund
- \_\_\_\_% AZL® S&P 500 Index Fund

##### Large Value

- \_\_\_\_% AZL® Davis New York Venture Fund
- \_\_\_\_% AZL® Eaton Vance Large Cap Value Fund
- \_\_\_\_% AZL® Invesco Growth and Income Fund
- \_\_\_\_% Mutual Shares Securities Fund

##### Specialty

- \_\_\_\_% AZL® Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_% AZL® Gateway Fund
- \_\_\_\_% AZL® Invesco Equity and Income Fund
- \_\_\_\_% BlackRock Global Allocation V.I. Fund
- \_\_\_\_% Franklin Income Securities Fund
- \_\_\_\_% PIMCO VIT All Asset Portfolio
- \_\_\_\_% PIMCO VIT Global Multi-Asset Portfolio

##### Cash Equivalent

- \_\_\_\_% AZL® Money Market Fund

##### Specialty

- \_\_\_\_% PIMCO VIT Unconstrained Bond Portfolio

Total of \_\_\_\_\_% (must equal 100%)

## [10.] Investment Option allocations (Continued)

Up to [15] Investment Options may be selected. Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

### [No Additional Benefit]

#### Fund of Funds

- \_\_\_\_ % AZL® Balanced Index Strategy Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Conservative Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Growth Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_ % AZL® Growth Index Strategy Fund
- \_\_\_\_ % Fidelity VIP FundsManager 50% Portfolio
- \_\_\_\_ % Fidelity VIP FundsManager 60% Portfolio

#### Small Cap

- \_\_\_\_ % AZL® Allianz AGIC Opportunity Fund
- \_\_\_\_ % AZL® Columbia Small Cap Value Fund
- \_\_\_\_ % AZL® Federated Clover Small Value Fund
- \_\_\_\_ % AZL® Oppenheimer Discovery Fund
- \_\_\_\_ % AZL® Small Cap Stock Index Fund

#### Mid Cap

- \_\_\_\_ % AZL® Columbia Mid Cap Value Fund
- \_\_\_\_ % AZL® Mid Cap Index Fund
- \_\_\_\_ % AZL® Morgan Stanley Mid Cap Growth Fund

#### Large Growth

- \_\_\_\_ % AZL® BlackRock Capital Appreciation Fund
- \_\_\_\_ % AZL® Dreyfus Research Growth Fund

#### International Equity

- \_\_\_\_ % AZL® International Index Fund
- \_\_\_\_ % AZL® Invesco International Equity Fund
- \_\_\_\_ % AZL® JPMorgan International Opportunities Fund
- \_\_\_\_ % PIMCO EqS Pathfinder Portfolio
- \_\_\_\_ % Templeton Growth Securities Fund

#### Large Blend

- \_\_\_\_ % AZL® JPMorgan U.S. Equity Fund
- \_\_\_\_ % AZL® MFS Investors Trust Fund
- \_\_\_\_ % AZL® S&P 500 Index Fund

#### Large Value

- \_\_\_\_ % AZL® Davis New York Venture Fund
- \_\_\_\_ % AZL® Eaton Vance Large Cap Value Fund
- \_\_\_\_ % AZL® Invesco Growth and Income Fund
- \_\_\_\_ % Mutual Shares Securities Fund

#### High-Yield Bonds

- \_\_\_\_ % PIMCO VIT High Yield Portfolio

#### Intermediate-Term Bonds

- \_\_\_\_ % Franklin U.S. Government Fund
- \_\_\_\_ % PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_ % PIMCO VIT Real Return Portfolio
- \_\_\_\_ % PIMCO VIT Total Return Portfolio
- \_\_\_\_ % Templeton Global Bond Securities Fund

#### Cash Equivalent

- \_\_\_\_ % AZL® Money Market Fund

#### Specialty

- \_\_\_\_ % AZL® Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_ % AZL® Gateway Fund
- \_\_\_\_ % AZL® Invesco Equity and Income Fund
- \_\_\_\_ % BlackRock Global Allocation V.I. Fund
- \_\_\_\_ % Franklin Income Securities Fund
- \_\_\_\_ % PIMCO VIT All Asset Portfolio
- \_\_\_\_ % PIMCO VIT Global Multi-Asset Portfolio
- \_\_\_\_ % PIMCO VIT Unconstrained Bond Portfolio

Total of \_\_\_\_\_ % (must equal 100%)



### [13.] Statement of Owner

The following states require Owners to read and acknowledge the statement for your state below.

**Arkansas, District of Columbia, Louisiana, Massachusetts, Rhode Island and West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**Kentucky and New Mexico:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. In NM, this activity subjects such a person to criminal and civil penalties.

**Ohio:** Any person who knowingly intends to defraud an insurance company, submits an application or files a statement of claim containing any false, incomplete, or misleading information, commits the crime of fraud and may be subject to criminal prosecution and civil penalties.

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Washington:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**[13.] Statement of Owner (Continued)**

By signing below, the Owner acknowledges the applicable statements mentioned on the previous page and agrees to the following:

- I received a prospectus and have determined that the variable annuity applied for is not unsuitable for my investment objectives, financial situation, and financial needs. It is a long-term commitment to meet my financial needs and goals.
- **I understand that the Contract Value may increase or decrease depending on the investment results of the variable Investment Options, and that under the Base Contract there is no guaranteed minimum Contract Value.**
- **If I selected any other options, any guarantees provided for those options are outlined in my Contract and prospectus.**
- To the best of my knowledge and belief, all statements and answers in this application are complete and true.
- No representative is authorized to modify this agreement or waive any Allianz rights or requirements.

For information on current benefit features, restrictions or charges please review with your Financial Professional.

The statement of additional information is available at [www.allianzlife.com].

\_\_\_\_\_  
Owner signature

\_\_\_\_\_  
Joint Owner signature

\_\_\_\_\_  
Signed at (City, State)

\_\_\_\_\_  
Signed date

Trust: \_\_\_\_\_ as trustee of the: \_\_\_\_\_  
Trustee's signature Trust name (printed) Signed date

Power-of-Attorney: \_\_\_\_\_ by: \_\_\_\_\_  
Contract Owner's name Attorney-in-fact signature Signed date

**Mailing information**

**Please call Allianz with any questions at [800.542.5427.]**

**Mailing information**

Applications that **HAVE** a check attached

**Regular mail**

Allianz Life Insurance Company of North America  
NW 5989  
PO Box 1450  
Minneapolis, MN 55485-5989

**Overnight, certified, or registered**

Allianz Life Insurance Company of North America  
NW 5989  
1801 Parkview Drive  
Shoreview, MN 55126

Applications that **DO NOT HAVE** a check attached

**Regular mail**

Allianz Life Insurance Company of North America  
PO Box 561  
Minneapolis, MN 55440-0561

**Overnight, certified, or registered**

Allianz Life Insurance Company of North America  
5701 Golden Hills Drive  
Golden Valley, MN 55416-1297

## Allianz [Connections<sup>SM</sup>] Variable Annuity Application

[Contract number: \_\_\_\_\_]

### 1. Annuity registration

Ownership is  Individual/Joint  Qualified plan  Custodian  Trust (Include the date of trust in the name.)  UTMA/UGMA  
 Other \_\_\_\_\_]

#### Owner

Individual Owner first name	MI	Last name	Jr., Sr., III
-----------------------------	----	-----------	---------------

Non-individual owner name (Attach Non- Individual Ownership form or Qualified Plan Acknowledgement form if applicable.)

Social Security Number or Tax ID Number

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
------	-------	----------	-----------------------

Street address (required if a PO Box was used for mailing address)

City	State	ZIP code	Cell phone number
------	-------	----------	-------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	----------------------------	---

#### Joint Owner [(Must be spouses if Income Protector or Income Focus is selected.)]

First name	MI	Last name	Jr., Sr., III
------------	----	-----------	---------------

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
------	-------	----------	-----------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	----------------------------	---

Relationship to Owner	Social Security Number
-----------------------	------------------------

#### Annuitant (Complete if different from Owner.)

First name	MI	Last name	Jr., Sr., III
------------	----	-----------	---------------

Mailing address	Email address
-----------------	---------------

City	State	ZIP code	Home telephone number
------	-------	----------	-----------------------

Street address (required if a PO Box was used for mailing address)

City	State	ZIP code	Cell phone number
------	-------	----------	-------------------

Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security Number	Date of birth (mm/dd/yyyy)	Are you a non-resident alien? <input type="checkbox"/> Yes (Attach W8 BEN) <input type="checkbox"/> No
---	------------------------	----------------------------	---

Relationship of Annuitant to Owner	
------------------------------------	--

**2. Purchase Payment (This section must be completed.) Make check(s) payable to Allianz Life Insurance Company of North America (Allianz).**

Include replacement forms if required

**Method of Payment (Select all that apply)**

Purchase Payment enclosed with application. Amount enclosed: \$ \_\_\_\_\_

Plan type at prior financial institution or contribution instructions:

**Qualified**

- Traditional IRA
- SEP IRA
- Employer contribution to SEP IRA
- Contribution to Traditional IRA for year \_\_\_\_\_
- Qualified Plan (401(a) plan)
- Other \_\_\_\_\_

**Roth (Qualified)**

- Contribution to Roth IRA for year \_\_\_\_\_
- Roth IRA

**Nonqualified**

- Other nonqualified payment

This Contract will be funded by a 1035 exchange, tax qualified transfer/rollover, CD transfer, or mutual fund redemption facilitated by Allianz. (Always include transfer forms) Expected amount: \$ \_\_\_\_\_

This contract will be funded by money not requested or facilitated by Allianz. Expected amount: \$ \_\_\_\_\_

Plan type at prior financial institution or contribution instructions:

**Qualified**

- Traditional IRA
- SEP IRA
- Employer contribution to SEP IRA
- Contribution to Traditional IRA for year \_\_\_\_\_
- Qualified Plan (401(a) plan)
- Other \_\_\_\_\_

**Roth (Qualified)**

- Contribution to Roth IRA for year \_\_\_\_\_
- Roth IRA

**Nonqualified**

- 1035 exchange
- Other nonqualified payment

**3. Plan specifics (This section must be completed to indicate how this Contract should be issued.)**

- |                         |   |   |                                   |  |
|-------------------------|---|---|-----------------------------------|--|
| <b>Nonqualified:</b>    | <input type="checkbox"/> Nonqualified                     |   |                                   |  |
| <b>IRA:</b>             | <input type="checkbox"/> Traditional IRA                  | <input type="checkbox"/> SEP IRA                                | <input type="checkbox"/> Roth IRA | <input type="checkbox"/> Roth IRA (conversion of existing IRA) |
| <b>Qualified plans:</b> | <input type="checkbox"/> 401(a) defined contribution plan | <input type="checkbox"/> 401(a) one person defined benefit plan |                                   |  |

**4. Investment Option transfer and allocation authorization**

**Yes** Electronic Authorization – Allianz accepts allocation and transfer instructions by electronic notification. Electronic authorizations include requests received by telephone, fax, or our website. By checking "yes," I am authorizing and directing Allianz to act on electronic instructions from me as well as my Financial Professional and/or anyone authorized by him/her to transfer and allocate Contract Values among the Investment Options. If the box is not checked, electronic instructions will be accepted only from me, the Owner. Allianz will use reasonable procedures to confirm that these electronic instructions are genuine. As long as these procedures are followed, the company and its officers, employees, representatives, and/or agents will be held harmless for any claim, liability, loss, or cost arising from unauthorized or fraudulent instructions. We reserve the right to deny any electronic transfer request or allocation instruction change, and to discontinue or modify our electronic instruction privileges at any time for any reason.

**5. Replacement (This section must be completed.)**

Do you have existing life insurance or annuity contracts? .....  Yes  No

Will the annuity contract applied for replace or change existing contracts or policies? .....  Yes  No

**Notice to Financial Professional: If the Owner does have existing life insurance policies or annuity contracts and the application is being written in an NAIC replacement model state, Allianz requires that you must present and read to the Owner the Replacement of Life Insurance or Annuity form and return the notice, signed by both the Financial Professional and Owner, with the Application. Any required replacement forms must be signed and dated the date of the application or earlier.**

**[6. Optional death benefit]**

**Quarterly Value Death Benefit**<sup>1,2</sup>

**[7. Other benefits - Must select only one]**

- No Additional Benefit** (No additional cost)
- Investment Protector**<sup>1</sup>  
Number of years to the initial Target Value Date \_\_\_\_\_
- Income Protector**<sup>1</sup> (Complete Covered Person(s) information below.)
- Income Focus**<sup>1</sup> (Complete Covered Person(s) information below.)

**Covered Person(s) information** (Required if Income Protector or Income Focus was selected above.) - Select one.

**Single Lifetime Plus Payments or Income Focus Payments:**

Name \_\_\_\_\_

This person is: (check one)  Owner  Joint Owner  Annuitant, if owned by a non-individual

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

**OR**

**Joint Lifetime Plus Payments or Income Focus Payments:**

First Covered Person's name \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female Social Security Number: \_\_\_\_\_

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

This person is: (check one)  Owner  Annuitant, if owned by a 401(a) qualified plan, custodial IRA

Second Covered Person's name \_\_\_\_\_

Relationship to first Covered Person: \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female Social Security Number: \_\_\_\_\_

**Proof of age is required for all Covered Person(s).** Identification must be a legible copy of a government recognized identification that includes the Covered Person(s) date of birth. Select the form of identification that is being submitted.

Driver's license  Certificate of birth  Passport  Other \_\_\_\_\_

This person is: (check one)  Joint Owner  
 Sole primary Beneficiary (individually owned qualified and nonqualified)  
 Sole contingent Beneficiary (401(a) qualified plan, custodial IRA)

**By selecting the [Investment Protector, Income Protector, or Income Focus], I acknowledge that my selections of Investment Options are restricted and that Allianz will reallocate my Contract Value in accordance with the asset allocation and transfer provisions in the Contract.**

[<sup>1</sup> Carries an additional charge]

[<sup>2</sup> If this option is chosen, an additional benefit from the "Other benefits" section must be selected.]

**[8.] Dollar cost averaging (Optional)[ – Not available with Income Focus]**

- Select a 6 month or 12 month DCA program only if you wish to participate in dollar cost averaging.
- 100% of your initial Purchase Payment will be applied to the DCA Money Market Account.
- Your selections in the Investment Options section need to meet any restrictions for the benefit selected.  
 6 month     12 month

**[9.] Investment Option allocations**

Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

**[Income Focus]**

**Investment Options – Up to [8] Investment Options may be selected.**

**Fund of Funds**

- \_\_\_\_% AZL® MVP Balanced Index Strategy Fund
- \_\_\_\_% AZL MVP Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_% AZL MVP Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_% AZL® MVP Growth Index Strategy Fund

**Specialty**

- \_\_\_\_% AZL® MVP BlackRock Global Allocation Fund
- \_\_\_\_% AZL® MVP Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_% AZL® MVP Invesco Equity and Income Fund
- \_\_\_\_% PIMCO VIT Global Multi-Asset Managed Volatility Portfolio

**Total of \_\_\_\_\_% (must equal 100%)**

**[Income Protector]**

**Investment Options – Up to [15] Investment Options may be selected.**

**Fund of Funds**

- \_\_\_\_% AZL® MVP Balanced Index Strategy Fund
- \_\_\_\_% AZL MVP Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_% AZL MVP Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_% AZL® MVP Growth Index Strategy Fund

**High-Yield Bonds**

- \_\_\_\_% PIMCO VIT High Yield Portfolio

**Intermediate-Term Bonds**

- \_\_\_\_% Franklin U.S. Government Fund
- \_\_\_\_% PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_% PIMCO VIT Real Return Portfolio
- \_\_\_\_% PIMCO VIT Total Return Portfolio
- \_\_\_\_% Templeton Global Bond Securities Fund

**Cash Equivalent**

- \_\_\_\_% AZL® Money Market Fund

**Specialty**

- \_\_\_\_% AZL® MVP BlackRock Global Allocation Fund
- \_\_\_\_% AZL® MVP Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_% AZL® MVP Invesco Equity and Income Fund
- \_\_\_\_% Franklin Income Securities Fund
- \_\_\_\_% PIMCO VIT All Asset Portfolio
- \_\_\_\_% PIMCO VIT Global Multi-Asset Managed Volatility Portfolio
- \_\_\_\_% PIMCO VIT Unconstrained Bond Portfolio

**Total of \_\_\_\_\_% (must equal 100%)**

## [9.] Investment Option allocations (Continued)

Up to [15] Investment Options may be selected. Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

### [Investment Protector]

#### Equity

##### Fund of Funds

- \_\_\_\_% AZL® Balanced Index Strategy Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Conservative Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Growth Fund
- \_\_\_\_% AZL Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_% AZL® Growth Index Strategy Fund
- \_\_\_\_% Fidelity VIP FundsManager 50% Portfolio
- \_\_\_\_% Fidelity VIP FundsManager 60% Portfolio

##### Mid Cap

- \_\_\_\_% AZL® Columbia Mid Cap Value Fund
- \_\_\_\_% AZL® Mid Cap Index Fund
- \_\_\_\_% AZL® Morgan Stanley Mid Cap Growth Fund

##### Large Growth

- \_\_\_\_% AZL® BlackRock Capital Appreciation Fund
- \_\_\_\_% AZL® Dreyfus Research Growth Fund

##### International Equity

- \_\_\_\_% AZL® International Index Fund
- \_\_\_\_% AZL® Invesco International Equity Fund
- \_\_\_\_% AZL® JPMorgan International Opportunities Fund
- \_\_\_\_% PIMCO EqS Pathfinder Portfolio
- \_\_\_\_% Templeton Growth Securities Fund

#### Fixed Income

##### High-Yield Bonds

- \_\_\_\_% PIMCO VIT High Yield Portfolio

##### Intermediate-Term Bonds

- \_\_\_\_% Franklin U.S. Government Fund
- \_\_\_\_% PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_% PIMCO VIT Real Return Portfolio
- \_\_\_\_% PIMCO VIT Total Return Portfolio
- \_\_\_\_% Templeton Global Bond Securities Fund

##### Large Blend

- \_\_\_\_% AZL® JPMorgan U.S. Equity Fund
- \_\_\_\_% AZL® MFS Investors Trust Fund
- \_\_\_\_% AZL® S&P 500 Index Fund

##### Large Value

- \_\_\_\_% AZL® Davis New York Venture Fund
- \_\_\_\_% AZL® Eaton Vance Large Cap Value Fund
- \_\_\_\_% AZL® Invesco Growth and Income Fund
- \_\_\_\_% Mutual Shares Securities Fund

##### Specialty

- \_\_\_\_% AZL® Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_% AZL® Gateway Fund
- \_\_\_\_% AZL® Invesco Equity and Income Fund
- \_\_\_\_% BlackRock Global Allocation V.I. Fund
- \_\_\_\_% Franklin Income Securities Fund
- \_\_\_\_% PIMCO VIT All Asset Portfolio
- \_\_\_\_% PIMCO VIT Global Multi-Asset Portfolio

##### Cash Equivalent

- \_\_\_\_% AZL® Money Market Fund

##### Specialty

- \_\_\_\_% PIMCO VIT Unconstrained Bond Portfolio

Total of \_\_\_\_\_% (must equal 100%)

## [9.] Investment Option allocations (Continued)

Up to [15] Investment Options may be selected. Allocations must be in whole percentages (e.g. 33.3% or dollars are **not** permitted). Please see the current prospectus for Investment Option requirements.

### [No Additional Benefit]

#### Fund of Funds

- \_\_\_\_ % AZL® Balanced Index Strategy Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Balanced Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Conservative Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Growth Fund
- \_\_\_\_ % AZL Fusion<sup>SM</sup> Moderate Fund
- \_\_\_\_ % AZL® Growth Index Strategy Fund
- \_\_\_\_ % Fidelity VIP FundsManager 50% Portfolio
- \_\_\_\_ % Fidelity VIP FundsManager 60% Portfolio

#### Small Cap

- \_\_\_\_ % AZL® Allianz AGIC Opportunity Fund
- \_\_\_\_ % AZL® Columbia Small Cap Value Fund
- \_\_\_\_ % AZL® Federated Clover Small Value Fund
- \_\_\_\_ % AZL® Oppenheimer Discovery Fund
- \_\_\_\_ % AZL® Small Cap Stock Index Fund

#### Mid Cap

- \_\_\_\_ % AZL® Columbia Mid Cap Value Fund
- \_\_\_\_ % AZL® Mid Cap Index Fund
- \_\_\_\_ % AZL® Morgan Stanley Mid Cap Growth Fund

#### Large Growth

- \_\_\_\_ % AZL® BlackRock Capital Appreciation Fund
- \_\_\_\_ % AZL® Dreyfus Research Growth Fund

#### International Equity

- \_\_\_\_ % AZL® International Index Fund
- \_\_\_\_ % AZL® Invesco International Equity Fund
- \_\_\_\_ % AZL® JPMorgan International Opportunities Fund
- \_\_\_\_ % PIMCO EqS Pathfinder Portfolio
- \_\_\_\_ % Templeton Growth Securities Fund

#### Large Blend

- \_\_\_\_ % AZL® JPMorgan U.S. Equity Fund
- \_\_\_\_ % AZL® MFS Investors Trust Fund
- \_\_\_\_ % AZL® S&P 500 Index Fund

#### Large Value

- \_\_\_\_ % AZL® Davis New York Venture Fund
- \_\_\_\_ % AZL® Eaton Vance Large Cap Value Fund
- \_\_\_\_ % AZL® Invesco Growth and Income Fund
- \_\_\_\_ % Mutual Shares Securities Fund

#### High-Yield Bonds

- \_\_\_\_ % PIMCO VIT High Yield Portfolio

#### Intermediate-Term Bonds

- \_\_\_\_ % Franklin U.S. Government Fund
- \_\_\_\_ % PIMCO VIT Global Advantage Strategy Bond Portfolio
- \_\_\_\_ % PIMCO VIT Real Return Portfolio
- \_\_\_\_ % PIMCO VIT Total Return Portfolio
- \_\_\_\_ % Templeton Global Bond Securities Fund

#### Cash Equivalent

- \_\_\_\_ % AZL® Money Market Fund

#### Specialty

- \_\_\_\_ % AZL® Franklin Templeton Founding Strategy Plus Fund
- \_\_\_\_ % AZL® Gateway Fund
- \_\_\_\_ % AZL® Invesco Equity and Income Fund
- \_\_\_\_ % BlackRock Global Allocation V.I. Fund
- \_\_\_\_ % Franklin Income Securities Fund
- \_\_\_\_ % PIMCO VIT All Asset Portfolio
- \_\_\_\_ % PIMCO VIT Global Multi-Asset Portfolio
- \_\_\_\_ % PIMCO VIT Unconstrained Bond Portfolio

Total of \_\_\_\_\_ % (must equal 100%)

**[10.] Beneficiary designation (If additional space is needed, attach a complete list signed and dated by Owner(s).)**

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage	Relationship	Social Security Number or Tax ID Number	Phone number
First name		MI	Last name	Date of birth (mm/dd/yyyy)
Street address			City	State ZIP code
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage	Relationship	Social Security Number or Tax ID Number	Phone number
First name		MI	Last name	Date of birth (mm/dd/yyyy)
Street address			City	State ZIP code
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage	Relationship	Social Security Number or Tax ID Number	Phone number
First name		MI	Last name	Date of birth (mm/dd/yyyy)
Street address			City	State ZIP code

**Non-individual Beneficiary information**

Qualified plan    Custodian    Trust (Include the date of trust in the name.)    Charitable Trust    Other \_\_\_\_\_  
 Name of plan, custodian, trust, etc:

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage	Social Security Number or Tax ID Number	Phone number
Street address		City	State ZIP code

**[11.] Financial Professional**

By signing below, the Financial Professional certifies to the following:

- I am FINRA registered and state licensed for variable annuity contracts in all required jurisdictions; and I provided the Owner(s) with the most current prospectus.
- The Owner statement regarding existing policies or annuity contracts is true and accurate to the best of my knowledge and belief.
- The Owner statement as to whether or not an existing life insurance policy or annuity contract is being replaced is true and accurate to the best of my knowledge and belief.
- I have provided the Owner with all **appropriate disclosure** and replacement requirements prior to the completion of this application.
- **If this is a replacement, include a copy of each disclosure statement and a list of companies involved.**

Financial Professional's signature	B/D Rep. ID
Financial Professional's first and last name (please print)	Percent split
Financial Professional's signature (split case)	B/D Rep. ID
Financial Professional's first and last name (please print) (split case)	Percent split
Financial Professional's address	Financial Professional's telephone number

Broker/dealer name (please print)

Authorized signature broker/dealer (if required)

Commission options (please check one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
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## [12.] Statement of Owner

The following states require Owners to read and acknowledge the statement for your state below.

**Arkansas, District of Columbia, Louisiana, Massachusetts, Rhode Island and West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**Kentucky and New Mexico:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. In NM, this activity subjects such a person to criminal and civil penalties.

**Ohio:** Any person who knowingly intends to defraud an insurance company, submits an application or files a statement of claim containing any false, incomplete, or misleading information, commits the crime of fraud and may be subject to criminal prosecution and civil penalties.

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Washington:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**[12.] Statement of Owner (Continued)**

By signing below, the Owner acknowledges the applicable statements mentioned on the previous page and agrees to the following:

- I received a prospectus and have determined that the variable annuity applied for is not unsuitable for my investment objectives, financial situation, and financial needs. It is a long-term commitment to meet my financial needs and goals.
- **I understand that the Contract Value may increase or decrease depending on the investment results of the variable Investment Options, and that under the Base Contract there is no guaranteed minimum Contract Value.**
- **If I selected any other options, any guarantees provided for those options are outlined in my Contract and prospectus.**
- To the best of my knowledge and belief, all statements and answers in this application are complete and true.
- No representative is authorized to modify this agreement or waive any Allianz rights or requirements.

For information on current benefit features, restrictions or charges please review with your Financial Professional. The statement of additional information is available at [www.allianzlife.com].

\_\_\_\_\_  
Owner signature

\_\_\_\_\_  
Joint Owner signature

\_\_\_\_\_  
Signed at (City, State)

\_\_\_\_\_  
Signed date

Trust: \_\_\_\_\_ as trustee of the: \_\_\_\_\_  
Trustee's signature Trust name (printed) Signed date

Power-of-Attorney: \_\_\_\_\_ by: \_\_\_\_\_  
Contract Owner's name Attorney-in-fact signature Signed date

**Mailing information**

**Please call Allianz with any questions at [800.542.5427.]**

**Mailing information**

Applications that **HAVE** a check attached

**Regular mail**

Allianz Life Insurance Company of North America  
NW 5989  
PO Box 1450  
Minneapolis, MN 55485-5989

**Overnight, certified, or registered**

Allianz Life Insurance Company of North America  
NW 5989  
1801 Parkview Drive  
Shoreview, MN 55126

Applications that **DO NOT HAVE** a check attached

**Regular mail**

Allianz Life Insurance Company of North America  
PO Box 561  
Minneapolis, MN 55440-0561

**Overnight, certified, or registered**

Allianz Life Insurance Company of North America  
5701 Golden Hills Drive  
Golden Valley, MN 55416-1297

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## Heritage Account Rider

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**This contract feature provides a protected account with fewer Investment Options. We base the Heritage Account Fee on the Heritage Base.**

This rider forms a part of the contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the contract or are added in this rider. This rider terminates as indicated under the **Termination of this rider** provision.

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### Definitions

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#### **Adjusted Heritage Account Value**

The Heritage Account Value minus any Premium Tax paid by us.

#### **Heritage Account**

The account available to you under this rider.

#### **Heritage Account Accumulation Phase**

The Heritage Account Accumulation Phase begins on the Business Day you make an allocation to the Heritage Account. The Heritage Account Accumulation Phase ends on the earliest of the following.

- The Business Day we process your request for a Full Withdrawal of the total Contract Value.
- The Business Day before the Annuity Date.
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we first receive a Valid Claim from any one Beneficiary.

#### **Heritage Account Value**

The sum of the values in the selected Heritage Account Investment Options.

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### Account Values

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#### **Number of Accumulation Units**

Deduction of the Heritage Account Fee will decrease the number of Accumulation Units.

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### Transfers

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Each Transfer of Heritage Account Value into another Account reduces the Heritage Account Value by the dollar amount transferred.

The maximum transfer amount you can request from the Heritage Account is equal to the Heritage Account Value minus the total accumulated Heritage Account Fee calculated as of the end of the Business Day we process the Transfer.

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## Contract Charges

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### Heritage Account Fee

The Heritage Account Fee is shown on the Contract Schedule.

The Heritage Account Fee is a fee that is assessed against the Heritage Base as an annualized rate that we accrue each day during this Account's Accumulation Phase. If any day that we are to accrue this fee is not a Business Day, we use the Heritage Base at the end of the prior Business Day. While the Heritage Account Value is greater than zero, we deduct the Heritage Account Fee for each quarter at the end of the last Business Day before each Quarterly Anniversary. We deduct the Heritage Account Fee from the Heritage Account Value determined at the end of the last Business Day before each Quarterly Anniversary, before we use that value to compute the Heritage Base.

When we deduct the Heritage Account Fee, we deduct it proportionately from the Heritage Account Investment Options. The deduction of the Heritage Account Fee reduces the Heritage Account Value by the dollar amount deducted, but is not treated as a Withdrawal when calculating the Heritage Base.

If you allocate any of the Initial Purchase Payment to the Heritage Account, we begin calculating the daily Heritage Account Fee amount on the day after the Issue Date. If you make an allocation to the Heritage Account after the Issue Date, we begin calculating the daily Heritage Account Fee amount on the day after we add your Additional Purchase Payment to the contract, or the day after we process your request to Transfer Account Value into the Heritage Account.

If on a Quarterly Anniversary the Heritage Account Value is less than the Heritage Account Fee, we deduct any remaining Heritage Account Value to cover the Heritage Account Fee and reduce the Heritage Account Value to zero.

If you Transfer the total Heritage Account Value into another Account, or if you withdraw the total Heritage Account Value, we first deduct the total accrued Heritage Account Fee as of the end of the Business Day we process the Transfer or Withdrawal and then process the Transfer or Withdrawal.

If this rider terminates due to death, we deduct the final Heritage Account Fee from the Heritage Account Value before calculating the Death Benefit.

We reserve the right to change the Heritage Account Fee on each Quarterly Anniversary, subject to the Maximum Heritage Account Fee shown on the Contract Schedule. If we increase the Heritage Account Fee, we will send you advance written notice.

### Contract Maintenance Charge

Your annual Contract Maintenance Charge is shown on the Contract Schedule. We waive this charge as follows:

- Before the Annuity Date if the total Contract Value is at least equal to the Designated Amount at the end of the Business Day before we deduct the charge.
- On and after the Annuity Date if the Heritage Account Value on the Annuity Date is at least equal to the Designated Amount.

The Designated Amount is shown on the Contract Schedule. We determine the total Contract Value or Heritage Account Value, as applicable, for all individually owned contracts by using the Owner's social security number, and for non-individually owned contracts we use the Annuitant's social security number.

Before the Annuity Date, we deduct the Contract Maintenance Charge first from the Heritage Account Value. If this charge is greater than the Heritage Account Value, we deduct the remaining charge proportionately from any other Account Value associated with an attached rider that is greater than zero. We deduct the Contract Maintenance Charge from the Account Values on the last Business Day of each Contract Year. If you take a Full Withdrawal from your contract (other than on a Contract Anniversary), we deduct the full Contract Maintenance Charge. We deduct the Contract Maintenance Charge from the appropriate Account's Investment Options proportionately based on the amount of the Account Value in each Investment Option relative to the total Account Value. On and after the Annuity Date, we deduct the Contract Maintenance Charge proportionately from each Annuity Payment.

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## Withdrawals

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### Partial Withdrawals

The maximum Partial Withdrawal amount you can request from the Heritage Account is equal to the total Heritage Account Value minus the total accrued Heritage Account Fee as of the end of the Business Day we process the Withdrawal.

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## Annuity Payments

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### How we calculate Annuity Payments

We calculate Annuity Payments on the Annuity Date using the Adjusted Heritage Account Value and current purchase rates for the Annuity Option you select. Current purchase rates cannot be less than the rates in the Guaranteed Purchase Rate Table shown on the Contract Schedule. The guaranteed purchase rates are based on the Annuity Mortality Table and the Minimum Annual Annuity Payment Rate shown on the Contract Schedule. You may contact us at any time to get the current purchase rates that we would use if you were to begin Annuity Payments at that time.

Annuity Payments are equal to the Adjusted Heritage Account Value, divided by \$1,000, and then multiplied by the applicable purchase rate for the Annuity Option you select. Annuity Payments will not change, unless as described in Annuity Option 3 – Joint and Last Survivor Annuity.

### Annuity Options

#### Option 5 – Refund Life Annuity

The amount of the refund equals the Adjusted Heritage Account Value on the Annuity Date minus all Annuity Payments made.

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## Death Benefit

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### Death Benefit

Before the Annuity Date, the Death Benefit is the Adjusted Heritage Account Value determined at the end of the Business Day we first receive a Valid Claim from any one Beneficiary.

For multiple Beneficiaries, we determine the Adjusted Heritage Account Value for each surviving Beneficiary's portion of the Death Benefit at the end of the Business Day we receive his or her Valid Claim.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## Heritage Base

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We base the Heritage Account Fee on the Heritage Base.

On the Issue Date, the Heritage Base is equal to the Initial Purchase Payment received and allocated to the Heritage Account.

At the end of each Business Day we:

- increase the Heritage Base by the amount of any Additional Purchase Payments received and allocated to the Heritage Account that day and the amount of any Account Value transferred into the Heritage Account that day; and
- reduce the Heritage Base by the greater of the percentage or dollar amount of Heritage Account Value withdrawn or transferred out of the Heritage Account that day. Withdrawals do not include amounts withdrawn for Transfer Fees, the Contract Maintenance Charge, or the Heritage Account Fee.

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## General Provisions

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### Termination of this rider

This rider terminates on the Business Day that the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Gretchen Cepek  
Secretary

Walter R. White  
President and CEO

]

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## Heritage Death Benefit Rider

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**This contract feature provides an increase to the Contract Value or Death Benefit.**

This rider forms a part of the Base Contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the Base Contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the Base Contract or are added in this rider. This rider terminates as indicated under the **Conditions for Termination of this Rider** provision.

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### Definitions

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#### Base Contract

The contract to which this rider is attached.

#### Determining Life (Lives)

The person(s) on whose life (lives) we base the Heritage Death Benefit. We determine the Determining Life (Lives) on the Issue Date.

After we issue this contract, you cannot add, remove or replace a Determining Life.

- If the Base Contract is solely owned, the Determining Life is the Owner.
- If the Base Contract is owned by a non-individual, the Determining Life is the Annuitant.
- If the Base Contract is jointly owned, the Determining Lives are the joint Owners.

If we remove a person as a Joint Owner due to divorce, that person no longer qualifies as a Determining Life and we remove him or her as such from this rider.

For jointly owned non-qualified contracts, if you establish a trust and change ownership to the trust, the prior Owner who is not the Annuitant no longer qualifies as a Determining Life and we remove him or her as such from this rider.

---

### Death Benefit

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The following is replacing the "Death Benefit" provision under the "Death Benefit" section in your Heritage Account Rider. If this rider terminates, we revert back to the "Death Benefit" provision.

#### Heritage Death Benefit

Before the Annuity Date, if you (the Owner, or Annuitant if the Owner is a non-individual) are the Determining Life or if you die simultaneously with a Determining Life (Lives), the Heritage Death Benefit is the greater of (a) or (b), minus any Premium Tax paid by us.

- (a) The Heritage Account Value.
- (b) The Heritage Base, calculated as described in the "Heritage Base" section in your Heritage Account Rider.

For a sole Beneficiary, we determine the Heritage Account Value and the Heritage Base at the end of the Business Day we receive a Valid Claim from the Beneficiary.

For multiple Beneficiaries, we determine the Heritage Base for each surviving Beneficiary's portion of the Heritage Death Benefit at the end of the Business Day we receive the first Valid Claim from any one Beneficiary. We determine the Heritage Account Value for each surviving Beneficiary's portion of the Heritage Death Benefit at the end of the Business Day we receive his or her Valid Claim.

However, if you (the Owner, or Annuitant if the Owner is a non-individual) and the Determining Life (Lives) are different individuals:

- If the Determining Life dies before you, we compare the Heritage Account Value and the Heritage Base determined at the end of Business Day we receive due proof of a Determining Life's death. If your Heritage Account Value is less than the Heritage Base, we increase your Heritage Account Value to equal the Heritage Base.
- If you die before a Determining Life, the Heritage Death Benefit is unavailable.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## General Provisions

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### Conditions for Termination of this Rider

This benefit terminates on the earliest of the following.

- The Business Day before the Annuity Date.
- Upon the death of a Determining Life, the end of the Business Day we receive a Valid Claim from all Beneficiaries, if the Determining Life is the Owner (or Annuitant if the Owner is a non-individual) or if the Determining Life dies simultaneously with the Owner.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of due proof of the Determining Life's death if the Determining Life is no longer an Owner (or Annuitant if the Owner is a non-individual).
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive the first Valid Claim from any one Beneficiary, if the Owner is no longer a Determining Life.
- The Business Day that the Heritage Account Rider terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

### Allianz Life Insurance Company of North America



Gretchen Cepek  
Secretary



Walter R. White  
President and CEO

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## Retirement Protection Account Rider

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This contract feature provides a protected account with fewer Investment Options that can be used for guaranteed lifetime withdrawals (called Lifetime Income Payments). We base Lifetime Income Payments and the Retirement Protection Account Fee on the Benefit Base.

This rider forms a part of the contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the contract or are added in this rider. This rider terminates as indicated under the **Termination of this rider** provision.

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### Definitions

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#### **Benefit Anniversary**

A twelve-month anniversary of the Benefit Election Date or any subsequent twelve-month Benefit Anniversary.

#### **Benefit Election Date**

The date we first establish the initial annual maximum Lifetime Income Payment.

#### **Benefit Year**

A period of 12 months. The first Benefit Year begins on the Benefit Election Date. Subsequent Benefit Years begin on the Benefit Anniversaries.

#### **Covered Person**

The person(s) on whose life (lives) we base Lifetime Income Payments. We determine the Covered Person(s) on the Rider Effective Date as follows.

For single Lifetime Income Payments.

- If the contract is solely owned, the Covered Person is the Owner.
- If the contract is owned by a non-individual, the Covered Person is the Annuitant.
- If the contract is jointly owned, you may be able to choose which Joint Owner is the Covered Person. We only allow Joint Owners who are spouses to select this rider.

For joint Lifetime Income Payments, the Covered Persons must be spouses.

For joint Lifetime Income Payments under contracts that are not qualified under the tax code.

- If the contract is jointly owned, the Joint Owners are the Covered Persons; or
- If the contract is solely owned, one Covered Person must be the sole Owner and Annuitant and the other Covered Person must be the sole primary Beneficiary.

For joint Lifetime Income Payments under contracts that are qualified under the tax code.

- If the contract is solely owned, one Covered Person must be the sole Owner and Annuitant and the other Covered Person must be the sole primary Beneficiary; or
- If the contract is owned by a qualified plan or a custodian, then one Covered Person must be the Annuitant and the other Covered Person must be the sole contingent Beneficiary.

After we issue this rider, you cannot add, remove or replace a Covered Person.

If a person is no longer an Owner, Joint Owner, Annuitant, or Beneficiary as required above, that person no longer qualifies as a Covered Person and we remove him or her as such from this rider.

Spouses must qualify as such under federal law until this rider terminates. If at any time before this rider terminates Joint Covered Persons are no longer spouses you must send us written notice, and we will remove one Covered Person from this rider and from the contract as an Owner, Joint Owner, or Annuitant.

Once we remove a Covered Person, he or she cannot be reinstated.

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**Definitions** *continued from the previous page*

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**Covered Person (continued)**

If we remove a Joint Covered Person, we will continue to assess the Retirement Protection Account Fee and calculate the Lifetime Income Payments as if there are joint Lifetime Income Payments. Lifetime Income Payments will continue and end based on the life of the remaining Covered Person. In addition, we will continue tracking the ages of both original Covered Persons. Any reference in this rider to the age of the older or younger Covered Person refers to the age of the original older or younger Covered Person.

**Current Treasury Rate**

The Current Treasury Rate is calculated by reference to the Ten-year U.S. Constant Maturity Treasury rate from the end of the last Business Day of the previous week if we receive your Authorized Request for Lifetime Income Payments during the current week by 4 p.m. Eastern Time on the last Business Day. If we receive your Authorized Request after 4 p.m. Eastern Time on the last Business Day of the current week, we process your request using the treasury rate for the next week.

If the publication of the Ten-year U.S. Constant Maturity Treasury rate is discontinued, or if the calculation of the rate is changed substantially, we will seek regulatory approval to substitute a comparable rate. When we receive approval, we will send you, and any assignee of record, notice of the substitution at your last known addresses.

**Excess Withdrawal**

An Excess Withdrawal is the amount of a Withdrawal taken on or after the Benefit Election Date that, when added to other Withdrawals taken from the Retirement Protection Account during the Benefit Year and the annual actual Lifetime Income Payment, is greater than the annual maximum Lifetime Income Payment. We treat any portion of a Withdrawal you take while you are receiving Lifetime Income Payments that is not an Excess Withdrawal as a Lifetime Income Payment.

If, at the end of the Business Day before your Withdrawal request or at the end of the Business Day that we process your Withdrawal request, the Contract Value is or would be less than the Minimum Required Value, we send you the total remaining Contract Value, Lifetime Income Payments stop, and this rider and the contract terminate on the Business Day you took the Withdrawal.

**Income Phase**

The period of time beginning on the Benefit Election Date during which we make Lifetime Income Payments.

**Lifetime Income Payment**

The payment we make to you under this rider.

**Payment Date**

The date you select on which Lifetime Income Payments begin.

**Quarterly Anniversary Value**

A value we use in determining the Benefit Base.

**Retirement Protection Account**

The account available to you under this rider.

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## **Definitions** *continued from the previous page*

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### **Retirement Protection Account Accumulation Phase**

The Retirement Protection Account Accumulation Phase generally begins on the Business Day you make an allocation to the Retirement Protection Account. However, if you immediately begin Lifetime Income Payments, the Retirement Protection Account will not have a Retirement Protection Account Accumulation Phase. The Retirement Protection Account Accumulation Phase ends on the earliest of the Benefit Election Date that you request Lifetime Income Payments, or when this rider terminates as stated in the Termination of this rider provision.

### **Retirement Protection Account Value**

The sum of the values in the selected Retirement Protection Account Investment Options.

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## **Purchase Payments**

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### **Additional Purchase Payments**

We only accept Additional Purchase Payments to the contract after the Issue Date and before the earliest of:

- the older Owner's Latest Contribution Birthday shown on the Contract Schedule;
  - the older Covered Person's Latest Contribution Birthday shown on the Contract Schedule; or
  - the Benefit Election Date.
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## **Account Values**

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### **Number of Accumulation Units**

Deduction of the Retirement Protection Account Fee will decrease the number of Accumulation Units.

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## **Transfers**

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We no longer allow Transfers into the Retirement Protection Account from another Account, and you can only Transfer out the total Retirement Protection Account Value, on and after the earliest of:

- the older Owner's Latest Contribution Birthday shown on the Contract Schedule;
- the older Covered Person's Latest Contribution Birthday shown on the Contract Schedule; or
- the Benefit Election Date.

The maximum transfer amount you can request from the Retirement Protection Account is equal to the Retirement Protection Account Value minus the total accumulated Retirement Protection Account Fee calculated as of the end of the Business Day we process the Transfer.

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## **Contract Charges**

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### **Retirement Protection Account Fee**

The Retirement Protection Account Fee is shown on the Contract Schedule.

The Retirement Protection Account Fee is a fee that is assessed against the Benefit Base as an annualized rate that we accrue each day during this Account's Accumulation and Income Phases. If any day that we are to accrue this fee is not a Business Day, we use the Benefit Base at the end of the prior Business Day. While the Retirement Protection Account Value is greater than zero, we deduct the Retirement Protection Account Fee for each quarter at the end of the last Business Day before each Quarterly Anniversary. We deduct the Retirement Protection Account Fee from the Retirement Protection Account Value determined at the end of the last Business Day before each Quarterly Anniversary, before we use that value to compute the Quarterly Anniversary Value or the Benefit Base.

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## **Contract Charges** *continued from the previous page*

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### **Retirement Protection Account Fee (continued)**

When we deduct the Retirement Protection Account Fee, we deduct it proportionately from the Retirement Protection Account Investment Options. The deduction of the Retirement Protection Account Fee reduces the Retirement Protection Account Value by the dollar amount deducted, but is not treated as a Withdrawal when calculating the Quarterly Anniversary Value or the Benefit Base.

If you allocate any of the Initial Purchase Payment to the Retirement Protection Account, we begin calculating the daily Retirement Protection Account Fee amount on the day after the Issue Date. If you make an allocation to the Retirement Protection Account after the Issue Date, we begin calculating the daily Retirement Protection Account Fee amount on the day after we add your Additional Purchase Payment to the contract, or the day after we process your request to Transfer Account Value into the Retirement Protection Account.

If on a Quarterly Anniversary the Retirement Protection Account Value is less than the Retirement Protection Account Fee, we deduct any remaining Retirement Protection Account Value to cover the Retirement Protection Account Fee and reduce the Retirement Protection Account Value to zero. If this deduction occurs during the Income Phase, Lifetime Income Payments continue even though we no longer assess or deduct the Retirement Protection Account Fee.

If you Transfer the total Retirement Protection Account Value into another Account, or if you withdraw the total Retirement Protection Account Value, we first deduct the total accrued Retirement Protection Account Fee as of the end of the Business Day we process the Transfer or Withdrawal and then process the Transfer or Withdrawal.

If this rider terminates due to death, we deduct the final Retirement Protection Account Fee from the Retirement Protection Account Value before calculating the Death Benefit.

We reserve the right to change the Retirement Protection Account Fee on each Quarterly Anniversary, subject to the Maximum Retirement Protection Account Fee. If we increase the Retirement Protection Account Fee, we will send you advance written notice.

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## **Withdrawals**

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### **Partial Withdrawals**

The maximum Partial Withdrawal amount you can request from the Retirement Protection Account is equal to the total Retirement Protection Account Value minus the total accrued Retirement Protection Account Fee as of the end of the Business Day we process the Withdrawal.

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## **Quarterly Anniversary Value**

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We calculate the Quarterly Anniversary Value for the Benefit Base until the Benefit Election Date.

On the Issue Date, the Quarterly Anniversary Value is equal to the Initial Purchase Payment received and allocated to the Retirement Protection Account.

At the end of each Business Day we:

- increase the Quarterly Anniversary Value by the amount of any Additional Purchase Payments received and allocated to the Retirement Protection Account that day and the amount of any Account Value transferred into the Retirement Protection Account that day; and
- reduce the Quarterly Anniversary Value by the greater of the percentage or dollar amount of Retirement Protection Account Value withdrawn or transferred that day. Withdrawals include Lifetime Income Payments and Excess Withdrawals, but do not include amounts withdrawn for Transfer Fees, the Contract Maintenance Charge, or the Retirement Protection Account Fee.

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## **Quarterly Anniversary Value** *continued from the previous page*

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On each Quarterly Anniversary before the End Date, the Quarterly Anniversary Value is equal to the greater of its value or the Retirement Protection Account Value, both determined at the end of the prior Business Day. On and after the End Date, we no longer make this comparison. The End Date is the earlier of the older Covered Person's Latest Birthday shown on the Contract Schedule, or the Business Day we first receive a Valid Claim from any one Beneficiary.

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## **Benefit Base**

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We base the initial annual maximum Lifetime Income Payment and the Retirement Protection Account Fee on the Benefit Base.

On the Issue Date and on each Business Day before the Benefit Election Date, the Benefit Base is equal to the Quarterly Anniversary Value.

On the Benefit Election Date, we compare the Benefit Base to the Retirement Protection Account Value using the values determined at the end of the prior Business Day. If the Retirement Protection Account Value is greater than the Benefit Base, we increase the Benefit Base to equal this value.

On and after the Benefit Election Date, the Benefit Base only changes if we increase the annual maximum Lifetime Income Payment through the automatic annual payment increases feature, you take an Excess Withdrawal, or you Transfer the total Retirement Protection Account Value into another Account.

An Excess Withdrawal reduces the Benefit Base by the greater of the percentage or dollar amount of Retirement Protection Account Value withdrawn, determined at the end of the Business Day we process the Withdrawal.

An automatic annual payment increase may increase or decrease the Benefit Base. If you receive an annual payment increase, we change the Benefit Base to equal the Retirement Protection Account Value at the end of the Business Day before the current Benefit Anniversary.

Any change in the Benefit Base changes the amount of the Retirement Protection Account Fee calculated and accrued for that day.

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## **Lifetime Income Payments**

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### **How Lifetime Income Payments begin**

You, as the Owner, can begin Lifetime Income Payments by providing an Authorized Request. However, Lifetime Income Payments are not available if the initial annual maximum Lifetime Income Payment on the Benefit Election Date is less than the Minimum Lifetime Income Payment shown on the Contract Schedule, or all original Covered Persons no longer qualify as a Covered Person as stated in the Covered Person definition. The Benefit Election Date is the date we receive your Authorized Request. On the Benefit Election Date, all Covered Persons must meet the Exercise Ages shown on the Contract Schedule. Lifetime Income Payments begin on the Payment Date. The Payment Date must meet the Payment Date Requirements shown on the Contract Schedule.

Before the Benefit Election Date or Annuity Date, if the Retirement Protection Account Value is reduced to zero for any reason other than a Withdrawal or Transfer of the total Retirement Protection Account Value into another Account, and your Benefit Base is positive, we begin making annual maximum Lifetime Income Payments to you once all Covered Persons meet the Exercise Ages.

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## Lifetime Income Payments *continued from the previous page*

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### How Lifetime Income Payments begin (continued)

Beginning on the Benefit Election Date, the following applies.

- You can only change the ownership of the contract if you selected joint Lifetime Income Payments, and an Owner dies, and the spouse continues the contract.
- Each Lifetime Income Payment and Excess Withdrawal reduces the Retirement Protection Account Value.

### How we calculate Lifetime Income Payments

On the Benefit Election Date, we base the initial annual maximum Lifetime Income Payment on the Benefit Base and the payment percentage. We determine the payment percentage by using the Annual Maximum Lifetime Income Payment Table shown on the Contract Schedule and the Current Treasury Rate that is in effect when we receive your Authorized Request for Lifetime Income Payments.

The annual maximum Lifetime Income Payment is the amount you are entitled to, but you can choose to take less than this amount. The amount you request to receive each Benefit Year is the annual actual Lifetime Income Payment. On the Benefit Election Date and on each subsequent Benefit Anniversary, each actual Lifetime Income Payment for the Benefit Year is equal to the annual actual Lifetime Income Payment divided by the number of payments you selected to receive each year. If the Payment Date does not fall on a Business Day, we make the payment to you on the next Business Day. The initial actual Lifetime Income Payment must either be zero or meet the Minimum Lifetime Income Payment. Any part of the annual maximum Lifetime Income Payment that you do not withdraw in a given Benefit Year is not added to the annual maximum Lifetime Income Payment available the next Benefit Year.

While the Retirement Protection Account Value is greater than zero, you can change the frequency and/or amount of Lifetime Income Payments on each Benefit Anniversary for the following Benefit Year. You must provide notice of any requested change to the frequency and/or amount of actual Lifetime Income Payments at least 30 days before the Benefit Anniversary. We change the payment frequency and/or amount on the Benefit Anniversary and the change remains in effect until the Benefit Anniversary you request another change to the actual Lifetime Income Payments. You cannot change the frequency or amount of Lifetime Income Payments on or after the Business Day the Retirement Protection Account Value is reduced to zero.

An Excess Withdrawal reduces next year's annual maximum Lifetime Income Payment on the Benefit Anniversary that occurs after the Excess Withdrawal. For each Excess Withdrawal, we reduce the annual maximum Lifetime Income Payment by the same percentage that we reduced the Benefit Base. If Excess Withdrawals reduce the annual maximum Lifetime Income Payment to less than the Minimum Lifetime Income Payment, we either Transfer the total remaining Retirement Protection Account Value, minus any Retirement Protection Account Fee, into your other Account, or we send this amount to you, as follows.

- If your other Account's value is greater than zero, we Transfer this amount into your other Account, Lifetime Income Payments stop, the Income Phase, and this rider all terminate.
- If your other Account's value is zero, we send this amount to you and we consider this a Full Withdrawal of the Contract Value, and the contract terminates.

We deduct each actual Lifetime Income Payment and any Excess Withdrawal proportionately from the Retirement Protection Account Investment Options.

When a Lifetime Income Payment is due, if the Retirement Protection Account Value is greater than zero, but less than the actual Lifetime Income Payment, we credit the Retirement Protection Account Value with  $(a) - (b)$ , where:

(a) is the actual Lifetime Income Payment; and

(b) is the Retirement Protection Account Value immediately before we make the actual Lifetime Income Payment.

We then make the actual Lifetime Income Payment and reduce the Retirement Protection Account Value to zero.

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## **Lifetime Income Payments** *continued from the previous page*

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### **How we calculate Lifetime Income Payments (continued)**

While you are receiving Lifetime Income Payments, if the Retirement Protection Account Value is reduced to zero for any reason other than an Excess Withdrawal or Transfer of the total Retirement Protection Account Value into another Account then:

- You can no longer request to receive less than the maximum Lifetime Income Payment.
- You can no longer change the frequency of the Lifetime Income Payments.
- You continue to receive the maximum Lifetime Income Payment at the frequency you previously selected.

### **Automatic Annual Payment Increases to the Lifetime Income Payments**

On each Benefit Anniversary before the older Covered Person's Latest Birthday shown on the Contract Schedule, we may change the annual maximum Lifetime Income Payment.

First, we adjust the annual maximum Lifetime Income Payment from the prior Benefit Anniversary, or Benefit Election Date in the case of the first Benefit Anniversary, for any Excess Withdrawal taken during the prior Benefit Year.

Then, we increase this adjusted annual maximum Lifetime Income Payment to equal the result of the Retirement Protection Account Value at the end of the prior Business Day multiplied by the greater of:

- the payment percentage established on the prior Benefit Anniversary, or Benefit Election Date in the case of the first Benefit Anniversary; or
- the payment percentage based on the Current Treasury Rate that is in effect on the Benefit Anniversary,

if this result is greater.

If you are receiving less than the annual maximum Lifetime Income Payment, we increase the actual Lifetime Income Payment if you chose to receive a percentage of the annual maximum, but not if you chose to receive a specific dollar amount.

Automatic annual payment increases are no longer available on or after the Business Day the Retirement Protection Account Value is reduced to zero.

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## **Annuity Payments**

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### **Annuitization**

You are required to begin Annuity Payments on the Scheduled Annuity Date unless the Contract Value has been reduced to zero. If you have begun receiving Lifetime Income Payments, the Contract Value is positive, and you choose to take Annuity Payments under either Annuity Option 1 or 3, we make the following guarantees.

If you selected single Lifetime Income Payments and you choose **Annuity Option 1 - Life Annuity** where the sole Annuitant is the sole Covered Person, then the Annuity Payments are equal to the greater of:

- the Option 1 annual payment based on the terms of the contract; or
- the current annual maximum Lifetime Income Payment available to you.

If you selected joint Lifetime Income Payments and you choose **Annuity Option 3 - Joint and Last Survivor Life Annuity** with payments to continue at a level of 100% to the surviving Joint Annuitant and the Joint Annuitants are the Joint Covered Persons, then the Annuity Payments are equal to the greater of:

- the Option 3 annual payment based on the terms of the contract; or
- the current annual maximum Lifetime Income Payment available to you.

The Annuity Payments must meet the Minimum Annuity Payment shown on the Contract Schedule.

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## Death Benefit

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### Death Benefit

Before the Annuity Date, the Death Benefit is the Adjusted Retirement Protection Account Value determined at the end of the Business Day we first receive the Valid Claim from any one Beneficiary.

For multiple Beneficiaries, we determine the Adjusted Retirement Protection Account Value for each surviving Beneficiary's portion of the Death Benefit at the end of the Business Day we receive his or her Valid Claim.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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## Ownership

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### Assignment of this contract

Any existing contract assignment must be removed before you begin Lifetime Income Payments. We may make exceptions to the removal of a contract assignment in order to comply with applicable law.

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## General Provisions

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### Misstatement of Age or gender

To issue the contract, the Age of all Covered Persons must be less than or equal to the Maximum Issue Age shown on the Contract Schedule.

### Termination of the Income Phase

The Income Phase and Lifetime Income Payments terminate on the earliest of the following.

- The Benefit Anniversary if the annual maximum Lifetime Income Payment is less than the Minimum Lifetime Income Payment.
- The Business Day the Retirement Protection Account Value is reduced to zero and all original Covered Persons no longer qualify as a Covered Person as stated in the Covered Person definition.
- The date of death of the last surviving Covered Person.
- The Business Day that this rider terminates.

**Termination of this rider**

This rider terminates on the earliest of the following.

- On and after the earliest of the Benefit Election Date, the older Covered Person's Latest Contribution Birthday, or the older Owner's Latest Contribution Birthday:
  - the Business Day you Transfer the total Retirement Protection Account Value into another Account, or
  - the Business Day we process your request for a Full Withdrawal of the total Retirement Protection Account Value, excluding a Full Withdrawal caused by a Lifetime Income Payment.
- The Business Day before the Annuity Date.
- The Business Day the older Covered Person's Age exceeds the Exercise Ages and your Quarterly Value Death Benefit Rider has terminated. When we terminate this rider, we will transfer your Retirement Protection Account Value from the Retirement Protection Account into another Account.
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive a Valid Claim from all Beneficiaries.
- The Business Day that the contract terminates.

**Impact of Divorce**

In the event that you and your spouse become divorced after you purchase this rider, we will treat any request to reduce or divide benefits under this contract as a request for a Withdrawal of Contract Value payable to you. The transaction may be subject to any applicable tax.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Gretchen Cepek  
Secretary

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Walter R. White  
President and CEO

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## Quarterly Value Death Benefit Rider

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**This contract feature provides an increase to the Contract Value or Death Benefit.**

This rider forms a part of the Base Contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the Base Contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the Base Contract or are added in this rider. This rider terminates as indicated under the **Conditions for Termination of this Rider** provision.

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### Definitions

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#### Base Contract

The contract to which this rider is attached.

#### Determining Life (Lives)

The person(s) on whose life (lives) we base the Quarterly Value Death Benefit. We determine the Determining Life (Lives) on the Issue Date.

After we issue this contract, you cannot add, remove or replace a Determining Life.

- If the Base Contract is solely owned, the Determining Life is the Owner.
- If the Base Contract is owned by a non-individual, the Determining Life is the Annuitant.
- If the Base Contract is jointly owned, the Determining Lives are the joint Owners.

If we remove a person as a Joint Owner due to divorce, that person no longer qualifies as a Determining Life and we remove him or her as such from this rider.

For jointly owned non-qualified contracts, if you establish a trust and change ownership to the trust, the prior Owner who is not the Annuitant no longer qualifies as a Determining Life and we remove him or her as such from this rider.

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### Quarterly Anniversary Value

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The following is added to the "Quarterly Anniversary Value" provision in your Retirement Protection Account Rider.

We calculate the Quarterly Anniversary Value for the Quarterly Value Death Benefit until the Quarterly Value Death Benefit Rider terminates.

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### Death Benefit

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The following is replacing the "Death Benefit" provision under the "Death Benefit" section in your Retirement Protection Account Rider. If this rider terminates, we revert back to the "Death Benefit" provision.

#### Quarterly Value Death Benefit

Before the Annuity Date, if you (the Owner, or Annuitant if the Owner is a non-individual) are the Determining Life or if you die simultaneously with a Determining Life (Lives), the Quarterly Value Death Benefit is the greater of (a) or (b), minus any Premium Tax paid by us.

- (a) The Retirement Protection Account Value.
- (b) The Quarterly Anniversary Value, calculated as described in the "Quarterly Anniversary Value" section in your Retirement Protection Account Rider.

For a sole Beneficiary, we determine the Retirement Protection Account Value and the Quarterly Anniversary Value at the end of the Business Day we receive a Valid Claim from the Beneficiary.

For multiple Beneficiaries, we determine the Quarterly Anniversary Value for each surviving Beneficiary's portion of the Quarterly Value Death Benefit at the end of the Business Day we receive the first Valid Claim from any one Beneficiary. We determine the Retirement Protection Account Value for each surviving Beneficiary's portion of the Quarterly Value Death Benefit at the end of the Business Day we receive his or her Valid Claim.

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**Death Benefit** *continued from the previous page*

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**Quarterly Value Death Benefit (continued)**

However, if you (the Owner, or Annuitant if the Owner is a non-individual) and the Determining Life (Lives) are different individuals:

- If the Determining Life dies before you, we compare the Retirement Protection Account Value and the Quarterly Anniversary Value determined at the end of Business Day we receive due proof of a Determining Life's death. If your Retirement Protection Account Value is less than the Quarterly Anniversary Value, we increase your Retirement Protection Account Value to equal the Quarterly Anniversary Value.
- If you die before a Determining Life, the Quarterly Value Death Benefit is unavailable.

Any part of the Death Benefit that is in the subaccounts remains there until distributed.

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**General Provisions**

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**Conditions for Termination of this Rider**

This benefit terminates on the earliest of the following.

- On and after the Benefit Election Date, the Business Day that the Quarterly Anniversary Value and the Retirement Protection Account Value are both zero.
- The Business Day before the Annuity Date.
- Upon the death of a Determining Life, the end of the Business Day we receive a Valid Claim from all Beneficiaries, if the Determining Life is the Owner (or Annuitant if the Owner is a non-individual) or if the Determining Life dies simultaneously with the Owner.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of due proof of the Determining Life's death if the Determining Life is no longer an Owner (or Annuitant if the Owner is a non-individual).
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive the first Valid Claim from any one Beneficiary, if the Owner is no longer a Determining Life.
- The Business Day that the Retirement Protection Account Rider terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

Gretchen Cepek  
Secretary



Walter R. White  
President and CEO

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## Income Advantage Account Rider

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**We designed this rider to provide a payment stream for life.**

This rider forms a part of the contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the contract or are added in this rider. This rider terminates as indicated under the **Termination of this rider** provision.

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### Definitions

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#### **Income Advantage Account Accumulation Phase**

The Income Advantage Account Accumulation Phase generally begins on the Business Day you allocate to the Income Advantage Account. However, if you immediately begin Income Advantage Payments, the Income Advantage Account will not have an Income Advantage Account Accumulation Phase. The Income Advantage Account Accumulation Phase ends on the earliest of the following.

- On the Benefit Election Date that you request Income Advantage Payments.
- The Business Day we process your request for a Full Withdrawal of the total Contract Value.
- The Business Day before the Annuity Date.
- The Business Day we receive both an Authorized Request of the death benefit payment option and due proof of death, upon the death of any Owner, unless this contract is continued by the deceased Owner's spouse.

#### **Benefit Anniversary**

A twelve-month anniversary of the Benefit Election Date or any subsequent twelve-month Benefit Anniversary.

#### **Benefit Election Date**

The date we first establish the initial annual maximum Income Advantage Payment.

#### **Benefit Year**

A period of 12 months. The first Benefit Year begins on the Benefit Election Date. Subsequent Benefit Years begin on the Benefit Anniversaries. All Benefit Years end at the end of the day before the next Benefit Anniversary.

#### **Covered Person**

The person on whose life (lives) we base Income Advantage Payments. We determine the Covered Person(s) on the Issue Date.

For single Income Advantage Payments.

- If the contract is solely owned, the Covered Person is the Owner.
- If the contract is jointly owned, you may be able to choose which Joint Owner is the Covered Person. We only allow Joint Owners who are spouses to select this rider.
- If the contract is owned by a non-individual, the Covered Person is the Annuitant.

For joint Income Advantage Payments, the Covered Persons must be spouses.

For joint Income Advantage Payments under contracts that are not qualified under the tax code.

- Spouses must be Joint Owners; or
- One spouse must be the sole Owner and Annuitant and the other spouse must be the sole primary Beneficiary.

For joint Income Advantage Payments under contracts that are qualified under the tax code.

- One spouse must be the sole Owner and Annuitant and the other spouse must be the sole primary Beneficiary; or
- One spouse must be the Annuitant and the other spouse must be the sole primary Beneficiary if the sole Owner is a non-individual; or
- If we require a non-individual owner to be the sole primary Beneficiary, then one spouse must be the Annuitant and the other spouse must be the sole contingent Beneficiary.

After we issue this rider, you cannot add, remove or replace a Covered Person.

If a person is no longer an Owner, Joint Owner, Annuitant, or Beneficiary as required above, that person no longer qualifies as a Covered Person and we remove him or her as such from this rider.

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**Definitions** *continued from the previous page*

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**Covered Person (continued)**

Spouses must qualify as such under federal law until this rider terminates. If at any time before this rider terminates Joint Covered Persons are no longer spouses you must send us written notice, and we will remove one Covered Person from this rider and from the Base Contract as an Owner, Joint Owner or Annuitant.

Once we remove a person as a Covered Person, he or she cannot be reinstated.

If we remove a Joint Covered Person, we will continue to assess the Income Advantage Account Fee and calculate the Income Advantage Payments as joint Income Advantage Payments. Income Advantage Payments will continue and end based on the life of the remaining Covered Person. In addition, we will continue tracking the ages of both original Covered Persons. Any reference in this rider to the age of the older or younger Covered Person refers to the age of the original older or younger Covered Person.

**Current Treasury Rate**

The Current Treasury Rate is calculated by reference to the Ten-year U.S. Constant Maturity Treasury rate from the end of the last Business Day of the previous week if we receive your Authorized Request for Income Advantage Payments by 4 p.m. Eastern Time on the last Business Day of the current week. If we receive your Authorized Request after 4 p.m. Eastern Time on the last Business Day of the current week, we process your request using the treasury rate for the next week.

If the publication of the Ten-year U.S. Constant Maturity Treasury rate is discontinued, or if the calculation of the rate is changed substantially, we will seek regulatory approval to substitute a comparable rate. When we receive approval, we will send you, and any assignee of record, notice of the substitution at your last known addresses.

**Excess Withdrawal**

If you take a Withdrawal from the Income Advantage Account on or after the Benefit Election Date, an Excess Withdrawal is the amount of the Withdrawal that, when added to other Withdrawals taken from the Income Advantage Account during the Benefit Year and the annual actual Income Advantage Payment, is greater than the annual maximum Income Advantage Payment. We treat any portion of a Withdrawal you take while you are receiving Income Advantage Payments that is not an Excess Withdrawal as an Income Advantage Payment.

If, at the end of the Business Day before your withdrawal request or at the end of the Business Day that we process your withdrawal request, the Contract Value is or would be less than the Minimum Required Value, we send you the total remaining Contract Value, Income Advantage Payments stop, and this rider and the contract terminate on the Business Day you took the Withdrawal.

**Income Advantage Account**

The account available to you under this rider.

**Income Advantage Account Value**

The sum of the values in the selected Income Advantage Account Investment Options.

**Income Advantage Payment**

The payment we make to you under this rider.

**Income Phase**

The period of time beginning on the Benefit Election Date during which we make Income Advantage Payments.

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## **Definitions** *continued from the previous page*

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### **Payment Date**

The date you select on which Income Advantage Payments begin.

### **Quarterly Anniversary Value**

A value we use in determining the Benefit Base.

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## **Purchase Payments**

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### **Additional Purchase Payments to the Income Advantage Account**

We only accept Additional Purchase Payments to the Income Advantage Account after the Issue Date and:

- during the Income Advantage Account Accumulation Phase; and
- before the older Covered Person's Latest Contribution Birthday shown on the Contract Schedule.

Additional Purchase Payments must be greater than or equal to the Minimum Additional Purchase Payment shown on the Contract Schedule. We may decline any Additional Purchase Payment.

### **Maximum Aggregate Contribution to the Income Advantage Account**

The Maximum Aggregate Income Advantage Account Contribution is shown on the Contract Schedule. In calculating the Maximum Aggregate Income Advantage Account Contribution, we include the following, all calculated as of the date we process the Purchase Payment, Transfer, or Withdrawal.

- (a) Purchase Payments allocated to the Income Advantage Account,
  - (b) plus any Account Value transferred into the Income Advantage Account,
  - (c) minus the total Income Advantage Account Value withdrawn from, or transferred out of, the Income Advantage Account.
- 

## **Transfers**

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You can continue to make Transfers between the Income Advantage Account Investment Options while the Income Advantage Account Value is greater than zero, subject to the provisions set out in the Transfers section of the contract.

We no longer allow Transfers into the Income Advantage Account from another Account:

- On and after the Benefit Election Date;
- On and after the older Covered Person's Latest Contribution Birthday; and
- If the Maximum Aggregate Income Advantage Account Contribution amount has been reached or will be exceeded.

The maximum transfer amount you can request from the Income Advantage Account is equal to the Income Advantage Account Value minus the total accumulated Income Advantage Account Fee calculated as of the end of the Business Day we process the Transfer.

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## **Contract Charges**

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### **Income Advantage Account Fee**

If you allocate to the Income Advantage Account and the Income Advantage Account Value is greater than zero, we deduct an Income Advantage Account Fee each quarter during this Account's Accumulation and Income Phases.

The Income Advantage Account Fee is an annualized rate that we accrue each day as a percentage of the Benefit Base. If any day that we are to accrue this fee is not a Business Day, we use the Benefit Base at the end of the prior Business Day. This fee's annualized rate is shown on the Contract Schedule.

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## **Contract Charges** *continued from the previous page*

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### **Income Advantage Account Fee (continued)**

If you allocate any of the Initial Purchase Payment to the Income Advantage Account, we begin calculating the daily Income Advantage Account Fee amount on the day after the Issue Date. If you allocate to the Income Advantage Account after the Issue Date, we begin calculating the daily Income Advantage Account Fee amount on the day after we add your Additional Purchase Payment to the contract, or the day after we process your request to Transfer Account Value into the Income Advantage Account.

We deduct the Income Advantage Account Fee from the Income Advantage Account Value determined at the end of the Business Day before each Quarterly Anniversary, before we use that value to compute the Quarterly Anniversary Value or the Benefit Base. We deduct the Income Advantage Account Fee proportionately from the Income Advantage Account Investment Options. The deduction of the Income Advantage Account Fee reduces the Income Advantage Account Value on a dollar for dollar basis, but does not reduce the Quarterly Anniversary Value or the Benefit Base.

If on a Quarterly Anniversary the Income Advantage Account Value is less than the Income Advantage Account Fee, we deduct any remaining Income Advantage Account Value to cover the Income Advantage Account Fee and reduce the Income Advantage Account Value to zero. If this deduction occurs during the Income Phase, Income Advantage Payments continue even though we no longer assess or deduct the Income Advantage Account Fee.

If you Transfer the total Income Advantage Account Value into another Account, or if you withdraw the total Income Advantage Account Value, we first deduct the total accrued Income Advantage Account Fee as of the end of the Business Day we process the Transfer or Withdrawal and then process the Transfer or Withdrawal.

If this rider terminates due to death, we deduct the final Income Advantage Account Fee from the Income Advantage Account Value before calculating the Death Benefit.

We reserve the right to change the Income Advantage Account Fee on each Quarterly Anniversary, subject to the Maximum Income Advantage Account Fee. If we increase the Income Advantage Account Fee, we will send you written notice.

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## **Withdrawals**

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### **Partial Withdrawals**

The maximum Partial Withdrawal amount you can request from the Income Advantage Account is equal to the total Income Advantage Account Value minus the total accrued Income Advantage Account Fee as of the end of the Business Day we process the Withdrawal.

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## **Quarterly Anniversary Value**

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We calculate the Quarterly Anniversary Value for the Benefit Base until the Benefit Election Date.

On the Issue Date, the Quarterly Anniversary Value is equal to the Initial Purchase Payment received and allocated to the Income Advantage Account.

At the end of each Business Day we:

- increase the Quarterly Anniversary Value by the amount of any Additional Purchase Payments received and allocated to the Income Advantage Account that day and the amount of any Account Value transferred into the Income Advantage Account that day; and
- reduce the Quarterly Anniversary Value by the greater of the percentage or dollar amount of Income Advantage Account Value withdrawn or transferred that day. Withdrawals include Income Advantage Payments and Excess Withdrawals, but do not include amounts withdrawn for Transfer Fees, the Contract Maintenance Charge, or the Income Advantage Account Fee.

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## **Quarterly Anniversary Value** *continued from the previous page*

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On each Quarterly Anniversary before the End Date, the Quarterly Anniversary Value is equal to the greater of its value or the Income Advantage Account Value, both determined at the end of the prior Business Day. The End Date is the earliest of the older Covered Person's Latest Birthday shown on the Contract Schedule, or the Business Day we first receive both an Authorized Request of the death benefit payment option and due proof of death from any one Beneficiary.

If the End Date occurs due to Age, then we continue to calculate the Quarterly Anniversary Value in the same way that we do on each Business Day other than a Quarterly Anniversary until we receive the required death information. If the End Date occurs due to death and there are multiple Beneficiaries, then the Quarterly Anniversary Value will not change once we receive the required death information from any one Beneficiary.

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## **Benefit Base**

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We base the initial annual maximum Income Advantage Payment and the Income Advantage Account Fee on the Benefit Base.

On the Issue Date and on each Business Day before the Benefit Election Date, the Benefit Base is equal to the Quarterly Anniversary Value.

On the Benefit Election Date, we compare the Benefit Base to the Income Advantage Account Value using the values determined at the end of the prior Business Day. If the Income Advantage Account Value is greater than the Benefit Base, we increase the Benefit Base to equal this value.

On and after the Benefit Election Date, the Benefit Base only changes if we increase the annual maximum Income Advantage Payment through the automatic annual payment increases feature, you take an Excess Withdrawal, or you Transfer Income Advantage Account Value into another Account.

Any Excess Withdrawal, or Transfer of Income Advantage Account Value into another Account, reduces the Benefit Base by the greater of the percentage or dollar amount of Income Advantage Account Value withdrawn or transferred, determined at the end of the Business Day we process the Withdrawal or Transfer.

An automatic annual payment increase may increase or decrease the Benefit Base. If you receive an annual payment increase, we change the Benefit Base to equal the Income Advantage Account Value at the end of the Business Day before the current Benefit Anniversary.

Any change in the Benefit Base changes the amount of the Income Advantage Account Fee calculated and accrued for that day.

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## **Income Advantage Payments**

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### **How Income Advantage Payments begin**

You can begin Income Advantage Payments by providing an Authorized Request. However, Income Advantage Payments are not available if the initial annual maximum Income Advantage Payment on the Benefit Election Date is less than the Minimum Income Advantage Payment shown on the Contract Schedule, or all original Covered Persons no longer qualify as a Covered Person as stated in the Covered Person definition. The Benefit Election Date is the date we receive your Authorized Request. On the Benefit Election Date, all Covered Persons must meet the Exercise Ages shown on the Contract Schedule. Income Advantage Payments begin on the Payment Date. The Payment Date must meet the Payment Date Requirements shown on the Contract Schedule.

If you have not begun receiving Income Advantage Payments, and the Income Advantage Account Value is reduced to zero for any reason other than a Withdrawal or Transfer while this rider is in effect, on the next available Benefit Election Date, we begin making annual payments to you of the annual maximum Income Advantage Payment.

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## Income Advantage Payments *continued from the previous page*

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### How Income Advantage Payments begin (continued)

On and after the Benefit Election Date that you request Income Advantage Payments, the following applies.

- You can only change the ownership of the contract if you selected joint Income Advantage Payments, and an Owner dies, and the spouse continues the contract.
- Each Income Advantage Payment, Excess Withdrawal, Transfer of Income Advantage Account Value into another Account, and the deduction of any fees, including Income Advantage Account Fees, Transfer Fees, and Contract Maintenance Charges, reduces the Income Advantage Account Value on a dollar for dollar basis.

### How we calculate Income Advantage Payments

On the Benefit Election Date, we base the initial annual maximum Income Advantage Payment on the Benefit Base and the payment percentage. We determine the payment percentage by using the Annual Maximum Income Advantage Payment Table shown on the Contract Schedule and the Current Treasury Rate that is in effect when we receive your Authorized Request for Income Advantage Payments.

The annual maximum Income Advantage Payment is the amount you are entitled to, but you can choose to take less than this amount. The amount you request to receive each Benefit Year is the annual actual Income Advantage Payment. On the Benefit Election Date and on each subsequent Benefit Anniversary, each actual Income Advantage Payment for the Benefit Year is equal to the annual actual Income Advantage Payment divided by the number of payments you selected to receive each year. If the Payment Date does not fall on a Business Day, we make the payment to you on the next Business Day. The initial actual Income Advantage Payment must either be zero or meet the Minimum Income Advantage Payment.

While the Income Advantage Account Value is greater than zero, you can change the frequency and/or amount of Income Advantage Payments on each Benefit Anniversary for the following Benefit Year. You must provide notice of any requested change to the frequency and/or amount of actual Income Advantage Payments at least 30 days before the Benefit Anniversary. We change the payment frequency and/or amount on the Benefit Anniversary and the change remains in effect until the Benefit Anniversary you request another change to the actual Income Advantage Payments. You cannot change the frequency or amount of Income Advantage Payments on or after the Business Day the Income Advantage Account Value is reduced to zero.

Any Excess Withdrawal or Transfer of Income Advantage Account Value into another Account reduces next year's annual maximum Income Advantage Payment on the Benefit Anniversary that occurs after the Excess Withdrawal or Transfer. For each Excess Withdrawal or Transfer, we reduce the annual maximum Income Advantage Payment by the same percentage that we reduced the Benefit Base. If Excess Withdrawals and/or Transfers reduce the annual maximum Income Advantage Payment to less than the Minimum Income Advantage Payment, we either Transfer the total remaining Income Advantage Account Value, minus any Income Advantage Account Fee, into the Base Account, or we send this amount to you. If the Base Account Value is greater than zero, we Transfer this amount into the Base Account, Income Advantage Payments stop, the Income Phase terminates, and the Income Advantage Account is no longer available. If the Base Account Value is zero, we send this amount to you and we consider this a Full Withdrawal of the Contract Value.

We deduct each actual Income Advantage Payment, any Excess Withdrawal, and any Transfer of Income Advantage Account Value into another Account proportionately from the Income Advantage Account Investment Options.

When an Income Advantage Payment is due, if the Income Advantage Account Value is greater than zero, but less than the actual Income Advantage Payment, we credit the Income Advantage Account Value with (a) – (b), where:

(a) is the actual Income Advantage Payment; and

(b) is the Income Advantage Account Value immediately before we make the actual Income Advantage Payment.

We then make the actual Income Advantage Payment and reduce the Income Advantage Account Value to zero.

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## **Income Advantage Payments** *continued from the previous page*

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### **How we calculate Income Advantage Payments (continued)**

While you are receiving Income Advantage Payments, if the Income Advantage Account Value is reduced to zero for any reason other than an Excess Withdrawal or Transfer of the total Income Advantage Account Value into another Account then:

- You can no longer request to receive less than the maximum Income Advantage Payment.
- You can no longer change the frequency of the Income Advantage Payments.
- You continue to receive the maximum Income Advantage Payment at the frequency you previously selected.

### **Automatic Annual Payment Increases to the Income Advantage Payments**

On each Benefit Anniversary before the older Covered Person's Latest Birthday, we may change the annual maximum Income Advantage Payment.

First, we adjust the annual maximum Income Advantage Payment from the prior Benefit Anniversary, or Benefit Election Date in the case of the first Benefit Anniversary, for any Excess Withdrawal taken or Transfer of Income Advantage Account Value into another Account during the prior Benefit Year.

Then, we increase this adjusted annual maximum Income Advantage Payment to equal the result of the Income Advantage Account Value at the end of the prior Business Day multiplied by the greater of:

- (a) the payment percentage established on the prior Benefit Anniversary, or Benefit Election Date in the case of the first Benefit Anniversary; or
- (b) the payment percentage based on the Current Treasury Rate that is in effect on the Benefit Anniversary; if this result is greater.

If we increase your payment, we change the Benefit Base.

If you are receiving less than the annual maximum Income Advantage Payment, we increase the actual Income Advantage Payment if you chose to receive a percentage of the annual maximum, but not if you chose to receive a specific dollar amount.

Automatic annual payment increases are no longer available on or after the Business Day the Income Advantage Account Value is reduced to zero.

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## **Annuity Payments**

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### **Annuitization**

If on the Latest Annuity Date shown on the Contract Schedule, or on such subsequent date as may be authorized by us at our discretion, you have begun receiving Income Advantage Payments, the Contract Value is greater than zero, and you choose to take fixed Annuity Payments under either Annuity Option 1 or 3, we make the following guarantees. However, if you select any other Annuity Option, or if you choose variable Annuity Payments, the guarantees listed below do not apply. You are not required to take Annuity Payments on the Latest Annuity Date if the Contract Value has been reduced to zero.

If you selected single Income Advantage Payments and you choose **Annuity Option 1 - Life Annuity** where the sole Annuitant is the sole Covered Person, then the fixed Annuity Payments are equal to the greater of:

- (a) the Option 1 annual payment based on the terms of the contract; or
- (b) the current annual maximum Income Advantage Payment available to you.

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## **Annuity Payments** *continued from the previous page*

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### **Annuitization (continued)**

If you selected joint Income Advantage Payments and you choose **Annuity Option 3 - Joint and Last Survivor Life Annuity** with payments to continue at a level of 100% to the surviving Joint Annuitant and both Joint Annuitants are the Joint Covered Persons, then the fixed Annuity Payments are equal to the greater of:

- (a) the Option 3 annual payment based on the terms of the contract; or
  - (b) the current annual maximum Income Advantage Payment available to you.
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### **Death Benefit**

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#### **Death Benefit**

Before the Annuity Date, the Death Benefit is the Adjusted Income Advantage Account Value determined at the end of the Business Day we first receive an Authorized Request of the Death Benefit payment option and due proof of death from any one Beneficiary.

For multiple Beneficiaries, we determine the Adjusted Income Advantage Account Value for each surviving Beneficiary's portion of the Death Benefit at the end of the Business Day we receive his or her Authorized Request of the Death Benefit payment option and due proof of death.

Any part of the Death Benefit in the Investment Options remains in the Investment Options until distribution begins.

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### **Ownership**

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#### **Assignment of this contract**

Any existing contract assignment must be removed before you begin Income Advantage Payments. We may make exceptions to the removal of a contract assignment in order to comply with applicable law.

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## General Provisions

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### Misstatement of Age or gender

To issue the contract, the Age of all Covered Persons must be less than or equal to the Maximum Issue Age shown on the Contract Schedule.

### Termination of the Income Phase

The Income Phase terminates on the earliest of the following.

- The Benefit Anniversary that the annual maximum Income Advantage Payment is less than the Minimum Income Advantage Payment due to an Excess Withdrawal or Transfer of Income Advantage Account Value into another Account.
- The Business Day the Income Advantage Account Value is reduced to zero and all original Covered Persons no longer qualify as a Covered Person as stated in the Covered Person definition.
- The date of death of the last surviving Covered Person.
- The Business Day that this rider terminates.

### Termination of this rider

Before the Benefit Election Date, this rider terminates on the earliest of the following.

- The date of death of all Covered Persons.
- The Business Day before the Annuity Date.
- The Business Day the older Covered Person's Age exceeds the Exercise Ages and your Income Advantage Account Death Benefit Rider has terminated. When we terminate this rider, we will transfer your Income Advantage Account Value from the Income Advantage Account to the Base Account.
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive an Authorized Request of the death benefit payment option and due proof of death from all Beneficiaries.
- The Business Day that the contract terminates.

### Impact of Divorce

In the event that you and your spouse become divorced after you purchase this rider, we will treat any request to reduce or divide benefits under this contract as a request for a Withdrawal of Contract Value payable to you. The transaction may be subject to any applicable tax.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

### Allianz Life Insurance Company of North America

[

Gretchen Cepek  
Secretary

]

Walter R. White  
President and CEO

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## Income Advantage Death Benefit Rider

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**This contract feature provides an increase to the Contract Value or Death Benefit.**

This rider forms a part of the Base Contract to which it is attached and is effective on the Issue Date shown on the Contract Schedule. In the case of a conflict with any provision in the Base Contract, the provisions of this rider control. Defined terms and contractual provisions are set forth in the Base Contract or are added in this rider. This rider terminates as indicated under the **Conditions for Termination of this Rider** provision.

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### Definitions

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#### Base Contract

The contract to which this rider is attached.

#### Determining Life (Lives)

The person(s) on whose life (lives) we base the Income Advantage Death Benefit. We determine the Determining Life (Lives) on the Issue Date.

After we issue this contract, you cannot add, remove or replace a Determining Life.

- If the Base Contract is solely owned, the Determining Life is the Owner.
- If the Base Contract is owned by a non-individual, the Determining Life is the Annuitant.
- If the Base Contract is jointly owned, the Determining Lives are the joint Owners.

If we remove a person as a Joint Owner due to divorce, that person no longer qualifies as a Determining Life and we remove him or her as such from this rider.

For jointly owned non-qualified contracts, if you establish a trust and change ownership to the trust, the prior Owner who is not the Annuitant no longer qualifies as a Determining Life and we remove him or her as such from this rider.

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### Quarterly Anniversary Value

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The following is added to the "Quarterly Anniversary Value" provision in your Income Advantage Account Rider.

We calculate the Quarterly Anniversary Value for the Income Advantage Death Benefit until the Income Advantage Death Benefit Rider terminates.

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### Death Benefit

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The following is replacing the "Death Benefit" provision under the "Death Benefit" section in your Income Advantage Account Rider. If this rider terminates, we revert back to the "Death Benefit" provision.

#### Income Advantage Death Benefit

Before the Annuity Date, if you (the Owner, or Annuitant if the Owner is a non-individual) are the Determining Life or if you die simultaneously with a Determining Life (Lives), the Income Advantage Death Benefit is the greater of (a) or (b), less any deductions we make to reimburse ourselves for any applicable Premium Tax.

- (a) The Income Advantage Account Value.
- (b) The Quarterly Anniversary Value, calculated as described in the "Quarterly Anniversary Value" section in your Income Advantage Account Rider.

For a sole Beneficiary, we determine the Income Advantage Account Value and Quarterly Anniversary Value at the end of the Business Day we receive an Authorized Request of the death benefit payment option and due proof of death from the Beneficiary.

**Income Advantage Death Benefit (continued)**

For multiple Beneficiaries, we determine the Quarterly Anniversary Value for each surviving Beneficiary's portion of the Income Advantage Death Benefit at the end of the Business Day we receive the first Authorized Request of the death benefit payment option and due proof of death from any one Beneficiary. We determine the Income Advantage Account Value for each surviving Beneficiary's portion of the Income Advantage Death Benefit as of the end of the Business Day we receive his or her Authorized Request of the death benefit payment option and due proof of death.

However, if you (the Owner, or Annuitant if the Owner is a non-individual) and the Determining Life (Lives) are different individuals:

- If the Determining Life dies before you, we compare the Income Advantage Account Value and the Quarterly Anniversary Value determined at the end of Business Day we receive due proof of a Determining Life's death. If your Income Advantage Account Value is less than the Quarterly Anniversary Value, we increase your Income Advantage Account Value to equal the Quarterly Anniversary Value.
- If you die before a Determining Life, the Income Advantage Death Benefit is unavailable.

Any part of the Income Advantage Death Benefit in the Investment Options remains in the Investment Options until distribution begins.

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**General Provisions**

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**Conditions for Termination of this Rider**

This benefit terminates on the earliest of the following.

- On and after the Benefit Election Date, the Business Day that the Quarterly Anniversary Value and the Income Advantage Account Value are both zero.
- The Business Day before the Annuity Date.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of the death benefit payment option and due proof of death from all Beneficiaries, if the Determining Life is the Owner (or Annuitant if the Owner is a non-individual) or if the Determining Life dies simultaneously with the Owner.
- Upon the death of a Determining Life, the end of the Business Day we receive an Authorized Request of due proof of the Determining Life's death if the Determining Life is no longer an Owner (or Annuitant if the Owner is a non-individual).
- Upon the death of an Owner (or Annuitant if the Owner is a non-individual), the end of the Business Day we receive the first Authorized Request of the death benefit payment option and due proof of death from any one Beneficiary, if the Owner is no longer a Determining Life.
- The Business Day that the Income Advantage Account Rider terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Gretchen Cepek  
Secretary

]

Walter R. White  
President and CEO

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## Death Benefit Payment Option Endorsement

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**This Death Benefit Payment Option Endorsement amends the Individual Flexible Purchase Payment Variable Deferred Annuity Contract and is effective as of the Endorsement Effective Date. This Endorsement cannot be removed from the Individual Flexible Purchase Payment Variable Deferred Annuity Contract.**

The following is added to "Option B" under the "Death Benefit Payment Options" provision.

If you select Option B, we deduct the Base Account Fee shown on your Contract Schedule and you are subject to a Transfer Fee.

The following is added to "Option C" under the "Death Benefit Payment Options" provision.

If you select variable Annuity Payments, or other payments not extending beyond the life expectancy of the Beneficiary, we deduct the Base Account Fee shown on your Contract Schedule and you are subject to a Transfer Fee. We do not assess the Base Account Fee or Transfer Fee if you select fixed Annuity Payments.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Gretchen Cepek  
Secretary

]

Walter R. White  
President and CEO

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium  
**Product Name:** May 2013 Updates L40534-01  
**Project Name/Number:** /

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):	Certificate of Readability.pdf AR Cerification for Regulation 19 10B.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Applications to be used have been submitted for review under the Form Schedule tab.		

		Item Status:	Status Date:
Satisfied - Item:	Statements of Variability		
Comments:			
Attachment(s):	SOV Applications.pdf SOV Retirement Advantage.pdf SOV Retirement Pro.pdf SOV Vision Bonus AR.pdf SOV Vision-Connections Base AR.pdf SOV Vision-Connections Riders.pdf		

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
L40534-01, S40870, S40832-01, S40845-01, S40857-01	48
L40535-01, S40870, S40833-01, S40854-01	48
L40534-01, S40870, S40836-01, S40855-01	47
S40845-01	52
S40846-01	52
S40849-01	54
S40850-01	54
L40533, S40817, S40874, S40818-02, S40873, S40819	46
L40537, S40861, S40863- 01, S40871	48
L40537, S40861, S40865, S40864-01, S40872, S40866	45
L40534-01, S40832-01, S40845-01, F60002	48
L40534-01, S40836-01, S40850-01, F70038	48

It is hereby certified that the policy forms listed, when scored together, meet the minimum reading ease requirements in your state. The scores reported are based upon the generic versions of each form and do not take into account the specific variations required by your state. The Seven Formulas program by Micro Power & Light Co. provided the Flesch Reading Ease scores reported above.

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

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

Date: January 7, 2013

  
Adam M. Brown, Assistant Vice President Actuary

**CERTIFICATION OF  
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA**

Allianz Life Insurance Company of North America (Allianz) hereby certifies that the filing submission of form meets the provisions of Ark. Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

01/14/2013

A handwritten signature in black ink, appearing to read "Adam M. Brown", written over a horizontal line.

Adam M. Brown  
Assistant Vice President Product Development

**Statement of Variability**  
Allianz Life Insurance Company of North America  
Application Forms F60002 and F70038

January 7, 2013

Each item is listed in order of appearance on the applicable form. Variable material is denoted as bracketed [ ] in the form referenced. Paragraphs bracketed [ ] in their entirety represents sections that will be suppressed if not applicable to options/benefits chosen. Blank boxes for the Minimum, Maximum and Current columns do not require further explanation.

**Application Form F60002 (Vision)**

Page #	Variable	Minimum	Maximum	Current	Comments
1	Product Name	N/A	N/A	N/A	Variable to indicate product name intended at the time of rollout (may be waiting on trademark approval).
1	Contract Number	N/A	N/A	N/A	Number we assign to the owner's contract at issue.
1	Section 1 – Annuity registration – Ownership	N/A	N/A	N/A	Based on those available at the time of application. Any added or deleted types will be made on a going forward basis to new contracts.
1	Section 1 – Annuity registration – Joint Owner	N/A	N/A	N/A	Based on the ownership requirements for certain optional benefits available at the time of issue, this provision is included or omitted in the application and may include new optional benefits with similar ownership requirements filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
1	Total # of Pages	N/A	N/A	N/A	Based on the total # of pages in the application.
ALL	Revision number in right hand corner	N/A	N/A	N/A	Variable to allow for company printing versions; this date will tie to the rollout date of this application.
2	Section 3 – Plan Specifics	N/A	N/A	N/A	Based on those that are available at the time of application. Any added or deleted options will be made on a going forward basis to new contracts.
2 – Last Page	Page Numbers 2 -9	N/A	N/A	N/A	Based on the plan/benefits available. Bracketed page numbers allow the application to print with correct pagination and without blank areas.
3 – 9	Bracketed Section Numbers 6 - 13	N/A	N/A	N/A	Based on the optional benefits available at the time of application, certain sections are included or omitted in the application. Bracketed section numbers allow the application to print in correct sequence and without blank areas.
3	Section 6 – Contract options	N/A	N/A	N/A	Based on the optional benefits available at the time of issue, these provisions are included or omitted in the application and may include new benefits filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
3	Section 7 – Optional death benefit	N/A	N/A	N/A	Based on the optional benefits available at the time of issue, these provisions are included or omitted in the application and may include new benefits filed and approved by the Department in the future. Any changes will be made to new contracts going forward.

3	Carries an additional charge	N/A	N/A	N/A	This footnote is included or omitted based on the optional benefits available at the time of issue that carry an additional charge.
3	If this option is chosen	N/A	N/A	N/A	This footnote is included or omitted based on the optional benefits available at the time of issue that require an additional benefit selection.
3	Section 8 – Other benefits	N/A	N/A	N/A	Based on the optional benefits available at the time of issue, these provisions are included or omitted in the application and may include new benefits filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
3	Section 8 – Investment Protector, Income Protector, Income Focus	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
4	Section 9 – Not available with Income Focus	N/A	N/A	N/A	Rider type (lifetime income benefit) and if this rider is discontinued, this section of text may be suppressed. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
4	Section 10 – Income Focus, Income Protector	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
4	Section 10 – Investment Option allocations	5	n/a	8	Set at the time of application and will not vary, any change will be made to new contracts going forward.
4, 5, 6	Section 10 – Investment Option allocations	N/A	N/A	N/A	Based on the Investment Options and Groups that are available at the time of application, and may change in the future.
4, 5, 6	Section 10 – Number of Investment Options	5	N/A	15	Set at the time of application and will not vary, any change will be made to new contracts going forward.
5	Section 10 – Investment Protector	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
6	Section 10 – No Additional Benefit	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
7	Section 12 – Financial Professional information	N/A	N/A	N/A	Variable for our Broker Dealers who want to identify more than three commissioned agents and representatives.
7	Section 12 – Commission options	N/A	N/A	N/A	Variable to allow for the addition or reduction of commission options to choose from.
8	Section 13 – Statement of Owner – Fraud language (if applicable)	N/A	N/A	N/A	Variable to allow for additions or deletions of state required fraud language. These disclosures will need to be updated as states

					adopt or change their fraud language. Any changes will be made to new applications going forward.
9	www.allianzlife.com	N/A	N/A	N/A	The website may change.
9	Service Center phone number	N/A	N/A	N/A	The service center phone number will change if the company's information changes.
9	Mailing information	N/A	N/A	N/A	The mailing address will change if the company's information changes. An informational filing will be submitted if the address information changes.

### Application Form F70038 (Connections)

Page #	Variable	Minimum	Maximum	Current	Comments
1	Product Name	N/A	N/A	N/A	Variable to indicate product name intended at the time of rollout (may be waiting on trademark approval).
1	Contract Number	N/A	N/A	N/A	Number we assign to the owner's contract at issue.
1	Section 1 – Annuity registration – Ownership	N/A	N/A	N/A	Based on those available at the time of application. Any added or deleted types will be made on a going forward basis to new contracts.
1	Section 1 – Annuity registration – Joint Owner	N/A	N/A	N/A	Based on the ownership requirements for certain optional benefits available at the time of issue, this provision is included or omitted in the application and may include new optional benefits with similar ownership requirements filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
1	Total # of Pages	N/A	N/A	N/A	Based on the total # of pages in the application.
ALL	Revision number in right hand corner	N/A	N/A	N/A	Variable to allow for company printing versions; this date will tie to the rollout date of this application.
2	Section 3 – Plan Specifics	N/A	N/A	N/A	Based on those that are available at the time of application. Any added or deleted options will be made on a going forward basis to new contracts.
2 – Last Page	Page Numbers 2 -9	N/A	N/A	N/A	Based on the plan/benefits available. Bracketed page numbers allow the application to print with correct pagination and without blank areas.
3 – 9	Bracketed Section Numbers 6 - 12	N/A	N/A	N/A	Based on the optional benefits available at the time of application, certain sections are included or omitted in the application. Bracketed section numbers allow the application to print in correct sequence and without blank areas.
3	Section 6 – Optional death benefit	N/A	N/A	N/A	Based on the optional benefits available at the time of issue, these provisions are included or omitted in the application and may include new benefits filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
3	Carries an additional charge	N/A	N/A	N/A	This footnote is included or omitted based on the optional benefits available at the time of issue that carry an additional charge.
3	If this option is chosen	N/A	N/A	N/A	This footnote is included or omitted based on the optional benefits available at the time of issue that require an additional benefit selection.

3	Section 7 – Other benefits	N/A	N/A	N/A	Based on the optional benefits available at the time of issue, these provisions are included or omitted in the application and may include new benefits filed and approved by the Department in the future. Any changes will be made to new contracts going forward.
3	Section 7 – Investment Protector, Income Protector, Income Focus	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
4	Section 8 – Not available with Income Focus	N/A	N/A	N/A	Rider type (lifetime income benefit) and if this rider is discontinued, this section of text may be suppressed. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
4	Section 9 – Income Focus, Income Protector	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
4	Section 9 – Number of Investment Options	5	N/A	8	Set at the time of application and will not vary, any change will be made to new contracts going forward.
4, 5, 6	Section 9 – Investment Option allocations	N/A	N/A	N/A	Based on the Investment Options and Groups that are available at the time of application, and may change in the future.
4, 5, 6	Section 9 – Number of Investment Options	5	N/A	15	Set at the time of application and will not vary, any change will be made to new contracts going forward.
5	Section 9 – Investment Protector	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
6	Section 9 – No Additional Benefit	N/A	N/A	N/A	Variable to indicate benefit name intended at the time of rollout (may be waiting on trademark approval), to include other benefit names that may be restricted to these investment options, or to allow for the removal of a benefit name. Any changes will be made to new contracts going forward.
7	Section 11 – Financial Professional information	N/A	N/A	N/A	Variable for our Broker Dealers who want to identify more than three commissioned agents and representatives.
7	Section 11 – Commission options	N/A	N/A	N/A	Variable to allow for the addition or reduction of commission options to choose from.
8	Section 12 – Fraud language (if applicable)	N/A	N/A	N/A	Variable to allow for additions or deletions of state required fraud language. These disclosures will need to be updated as states adopt or change their fraud language. Any changes will be made to new applications going forward.
9	www.allianzlife.com	N/A	N/A	N/A	The website may change.
9	Service Center phone number	N/A	N/A	N/A	The service center phone number will change if the company's information changes.

9	Mailing information	N/A	N/A	N/A	The mailing address will change if the company's information changes. An informational filing will be submitted if the address information changes.
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Allianz Life Insurance Company of North America  
Statement of Variability  
01/03/2013  
Rider Forms S40863-01, S40864-01, S40871, S40872

Variable material is denoted by the use of brackets.

**Rider Form S40863-01 (Heritage Account)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Form S40864-01 (Retirement Protection Account)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Form S40871 (Heritage Death Benefit)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Form S40872 (Quarterly Value Death Benefit)**

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.



Allianz Life Insurance Company of North America  
Statement of Variability  
01/03/2013  
Rider Forms S40818-02, S40873, S40874

Variable material is denoted by the use of brackets.

**Rider Form S40818-02 (Income Advantage Account)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Arial	N/A	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.

**Rider Form S40873 (Income Advantage Death Benefit)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Arial	N/A	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.

**Endorsement Form S40874 (Death Benefit Payment Options)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Arial	N/A	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.



Allianz Life Insurance Company of North America  
Statement of Variability  
01/04/2013  
Contract Form L40535-01-AR  
Contract Schedule Forms S40833-01

Variable material is denoted by the use of brackets.

**Contract Form L40535-01-AR (Vision Bonus)**

Variable	Minimum	Maximum	Current	Effective	Comments
Company Address and Telephone Number	N/A	N/A	N/A	N/A	If our address and/or telephone number change, we will prepare and submit all required filings at the time of any change.
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Contract Schedule Form S40833-01 (Vision Bonus)**

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Annuitant, Determining Life (Lives), Contract Number, Issue Date, Scheduled Annuity Date, Initial Purchase Payment	N/A	N/A	N/A	N/A	Contract specific information
Maximum Issue Age	70	90	80	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Additional Purchase Payment	\$50	\$1,000	\$50	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Total Purchase Payments	\$1,000,000	\$10,000,000	\$1,000,000	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Bonus Rate	3%	8%	6%	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Bonus Vesting Schedule	N/A	100%	0%, 35%, 70%, 100%	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Number of Free Transfers Permitted each Contract Year	10	15	12	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Transfer Fee	\$0	\$50	\$25	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Mortality and Expense Risk Charge	1.20%	2.10%	1.70%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Alternate Mortality and Expense Risk Charge	1.00%	1.70%	1.40%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Contract Maintenance Charge	\$30	\$80	\$50	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Designated Amount	\$25,000	\$150,000	\$100,000	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Partial Withdrawal	\$100	\$1,000	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Required Value	\$100	\$5,000	\$2,000	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Free Withdrawal Amount	5%	15%	12%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Withdrawal Charges	0%	Statutory Limits	8.5%, 8.5%, 8.5%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Annuity Payment	\$10	\$500	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	Contract duration	Mortality table used to compute Guaranteed Purchase Rates. Varies to allow for future generally accepted mortality tables
Minimum Annual Annuity Payment Rate	1%	N/A	1%	Contract duration	Annual interest rate used to compute Guaranteed Purchase Rates

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Riders	N/A	N/A	N/A	Contract duration	Listing of Applicable Riders at the time of issue; varies with each contract issued.
Guaranteed Purchase Rate Table	N/A	N/A	As shown on filed form	Contract duration	Varies with changes in the Minimum Annual Annuity Payment Rate and the Annuity Mortality Table.
Reference Name	N/A	N/A	Bonus	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.



Allianz Life Insurance Company of North America  
Statement of Variability  
01/04/2013  
Contract Form L40534-01-AR  
Contract Schedule Forms S40832-01, S40836-01

Variable material is denoted by the use of brackets.

**Contract Form L40534-01-AR (Vision)**

Variable	Minimum	Maximum	Current	Effective	Comments
Company Address and Telephone Number	N/A	N/A	N/A	N/A	If our address and/or telephone number change, we will prepare and submit all required filings at the time of any change.
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Contract Schedule Form S40832-01 (Vision Base)**

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Annuitant, Determining Life (Lives), Contract Number, Issue Date, Scheduled Annuity Date, Initial Purchase Payment	N/A	N/A	N/A	N/A	Contract specific information
Maximum Issue Age	70	90	80	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Additional Purchase Payment	\$50	\$1,000	\$50	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Total Purchase Payments	\$1,000,000	\$10,000,000	\$1,000,000	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Number of Free Transfers Permitted each Contract Year	10	15	12	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Transfer Fee	\$0	\$50	\$25	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Mortality and Expense Risk Charge	1.00%	1.70%	1.40%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Contract Maintenance Charge	\$30	\$80	\$50	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Designated Amount	\$25,000	\$150,000	\$100,000	Contract duration	Set at time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Partial Withdrawal	\$100	\$1,000	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Required Value	\$100	\$5,000	\$2,000	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Free Withdrawal Amount	5%	15%	12%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Withdrawal Charges	0%	Statutory Limits	8.5%, 8.5%, 7.5%, 6.5%, 5%, 4%, 3%, 0%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Annuity Payment	\$10	\$500	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	Contract duration	Mortality table used to compute Guaranteed Purchase Rates. Varies to allow for future generally accepted mortality tables
Minimum Annual Annuity Payment Rate	1%	N/A	1%	Contract duration	Annual interest rate used to compute Guaranteed Purchase Rates
Riders	N/A	N/A	N/A	Contract duration	Listing of Applicable Riders at the time of issue; varies with each contract issued.
Guaranteed Purchase Rate Table	N/A	N/A	As shown on filed form	Contract duration	Varies with changes in the Minimum Annual Annuity Payment Rate and the Annuity Mortality Table.
Reference Name	N/A	N/A	Base	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Contract Schedule Form S40836-01 (Connections Base)**

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Annuitant, Determining Life (Lives), Contract Number, Issue Date, Scheduled Annuity Date, Initial Purchase Payment	N/A	N/A	N/A	N/A	Contract specific information
Maximum Issue Age	70	90	80	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Additional Purchase Payment	\$50	\$1,000	\$50	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Total Purchase Payments	\$1,000,000	\$10,000,000	\$1,000,000	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Number of Free Transfers Permitted each Contract Year	10	15	12	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Transfer Fee	\$0	\$50	\$25	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Mortality and Expense Risk Charge	1.00%	1.70%	1.15%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Contract Maintenance Charge	\$30	\$80	\$50	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Designated Amount	\$25,000	\$150,000	\$100,000	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Partial Withdrawal	\$100	\$1,000	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Required Value	\$100	\$5,000	\$2,000	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Free Withdrawal Amount	5%	15%	10%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Withdrawal Charges	0%	Statutory Limits	8.5%, 8.5%, 7.5%, 6.5%, 5%, 4%, 3%, 0%	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Minimum Annuity Payment	\$10	\$500	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	Contract duration	Mortality table used to compute Guaranteed Purchase Rates. Varies to allow for future generally accepted mortality tables
Minimum Annual Annuity Payment Rate	1%	N/A	1%	Contract duration	Annual interest rate used to compute Guaranteed Purchase Rates
Riders	N/A	N/A	N/A	Contract duration	Listing of Applicable Riders at the time of issue; varies with each contract issued.
Guaranteed Purchase Rate Table	N/A	N/A	As shown on filed form	Contract duration	Varies with changes in the Minimum Annual Annuity Payment Rate and the Annuity Mortality Table.
Reference Name	N/A	N/A	Base-C	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.



Allianz Life Insurance Company of North America  
Statement of Variability  
01/03/2013

Rider Forms S40857-01, S40870  
Rider Schedule Forms S40845-01, S40846-01, S40849-01, S40850-01, S40854-01, S40855-01

Variable material is denoted by the use of brackets.

**Rider Form S40857-01 (Quarterly Value Death Benefit)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Form S40870 (Traditional Death Benefit)**

Variable	Minimum	Maximum	Current	Effective	Comments
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	If officers change, we will prepare and submit all required filings at the time of any change.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40845-01 (Vision Inc Pro)**

Variable	Minimum	Maximum	Current	Effective	Comments
(05.12)	N/A	N/A	(05.12)	N/A	If we change any of the following: Maximum Age for Selecting the Income Protector, Annual Increase Percentage, Maximum Birthday, Guarantee Years, Ages at Which You Can Exercise the Income Protector, Annual Maximum Lifetime Plus Payment Table; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Covered Person(s), Contract Number, Rider Effective Date	N/A	N/A	N/A	N/A	Contract specific

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.
Maximum Age for Selecting the Income Protector	70	90	80	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Increase Percentage	3%	10%	6%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	50 <sup>th</sup>	100 <sup>th</sup>	91 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Guarantee Years	2	30	30	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Ages At Which You Can Exercise The Income Protector – lower limit	50	90	60	Contract duration	...all Covered Persons must be at least age [60]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Ages At Which You Can Exercise The Income Protector – upper limit	70	95	91	Contract duration	... no Covered Person can be age [91] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Benefit Date	N/A	N/A	1st and 28th	Contract duration	Based on systems capabilities and processing time.
Minimum Lifetime Plus Payment	\$50	\$200	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Maximum Lifetime Plus Payment Table – age bands	50	90	60-64 65-79 80+	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Maximum Lifetime Plus Payment Table – percentages for single payments	3%	10%	4.0% 4.5% 5.5%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Maximum Lifetime Plus Payment Table – percentages for joint payments	3%	10%	3.5% 4.0% 5.0%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge For Single Lifetime Plus Payments	0.25%	2.75%	1.20%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Joint Lifetime Plus Payments are selected, the Rider Charge for Single Lifetime Plus Payments will be suppressed.
Rider Charge For Joint Lifetime Plus Payments	0.25%	2.95%	1.20%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Single Lifetime Plus Payments are selected, the Rider Charge for Joint Lifetime Plus Payments will be suppressed.
Maximum Rider Charge For Single Lifetime Plus Payments	1.00%	2.75%	2.50%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Rider Charge For Joint Lifetime Plus Payments	1.00%	2.95%	2.75%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Reference Name	N/A	N/A	Income Pro	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40846-01 (Connections Inc Pro)**

Variable	Minimum	Maximum	Current	Effective	Comments
(05.12)	N/A	N/A	(05.12)	N/A	If we change any of the following: Maximum Age for Selecting the Income Protector, Annual Increase Percentage, Maximum Birthday, Guarantee Years, Ages at Which You Can Exercise the Income Protector, Annual Maximum Lifetime Plus Payment Table; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Covered Person(s), Contract Number, Rider Effective Date	N/A	N/A	N/A	N/A	Contract specific
Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.
Maximum Age for Selecting the Income Protector	70	90	80	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Increase Percentage	3%	10%	6%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	50 <sup>th</sup>	100 <sup>th</sup>	91 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Guarantee Years	2	30	30	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Ages At Which You Can Exercise The Income Protector – lower limit	50	90	60	Contract duration	...all Covered Persons must be at least age [60]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Ages At Which You Can Exercise The Income Protector – upper limit	70	95	91	Contract duration	... no Covered Person can be age [91] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Benefit Date	N/A	N/A	1st and 28th	Contract duration	Based on systems capabilities and processing time.
Minimum Lifetime Plus Payment	\$50	\$200	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Maximum Lifetime Plus Payment Table – age bands	50	90	60-64 65-79 80+	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Maximum Lifetime Plus Payment Table – percentages for single payments	3%	10%	4.0% 4.5% 5.5%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Annual Maximum Lifetime Plus Payment Table – percentages for joint payments	3%	10%	3.5% 4.0% 5.0%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge For Single Lifetime Plus Payments	0.25%	2.75%	1.20%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Joint Lifetime Plus Payments are selected, the Rider Charge for Single Lifetime Plus Payments will be suppressed.
Rider Charge For Joint Lifetime Plus Payments	0.25%	2.95%	1.20%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Single Lifetime Plus Payments are selected, the Rider Charge for Joint Lifetime Plus Payments will be suppressed.
Maximum Rider Charge For Single Lifetime Plus Payments	1.00%	2.75%	2.50%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Maximum Rider Charge For Joint Lifetime Plus Payments	1.00%	2.95%	2.75%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Reference Name	N/A	N/A	Income Pro-C	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40849-01 (Vision Inc Focus)**

Variable	Minimum	Maximum	Current	Effective	Comments
(05.12)	N/A	N/A	(05.12)	N/A	If we change any of the following: Age for Selecting Income Focus, Maximum Birthday, Income Focus Exercise Age, determination of Initial Income Value Percentage, Performance Increase; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Covered Person(s), Contract Number, Rider Effective Date,	N/A	N/A	N/A	N/A	Contract specific
Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.

Variable	Minimum	Maximum	Current	Effective	Comments
Age for Selecting Income Focus – lower limit	0	70	45	Contract duration	All Covered Persons must be at least age [45]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Age for Selecting Income Focus – upper limit	70	90	81	Contract duration	... no Covered Person can be age [81] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	61st	91st	91st	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Income Focus Exercise Age – lower limit	50	90	60	Contract duration	... all Covered Persons must be at least age [60]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Income Focus Exercise Age – upper limit	70	95	91	Contract duration	... no Covered Person can be age [91] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Benefit Date	N/A	N/A	1st and 28th	Contract duration	Based on systems capabilities and processing time.
Minimum Income Focus Payment	\$50	\$200	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Income Value Percentage	Minimum Initial Income Value Percentage: 2%  Minimum Age for age bands: Minimum Age for Selecting Income Focus	Maximum Initial Income Value Percentage: 8%  Maximum Age for age bands: Maximum Age for Selecting Income Focus	Contract specific, as determined below:  Single Covered Person (based on age of Covered Person on Rider Effective Date) Age 45-64: 3.25% Age 65-79: 3.75% Age 80: 4.75%  Joint Covered Persons (based on age of younger Covered Person on Rider Effective Date) Age 45-64: 2.75% Age 65-79: 3.25% Age 80: 4.25%	Contract duration	Based on the structure of the benefit and target market for that benefit.  We may change both the age bands and the percentage for each age band, subject to the minimum and maximum shown here.  Initial Income Value Percentage is contract specific and is determined on the Rider Effective Date and does not vary after the Rider Effective Date. Thus, the schedule page for each contract will show that contract's Initial Income Value Percentage only.  The entire table will not be displayed on the contract schedule as it provides no useful information after the Rider Effective Date.
Performance Increase	0.25%	1.50%	1%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge For Single Income Focus Payments	0.25%	2.95%	1.30%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Joint Lifetime Plus Payments are selected, the Rider Charge for Single Lifetime Plus Payments will be suppressed.
Rider Charge For Joint Income Focus Payments	0.25%	3.15%	1.30%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Single Lifetime Plus Payments are selected, the Rider Charge for Joint Lifetime Plus Payments will be suppressed.
Maximum Rider Charge For Single Income Focus Payments	0.50%	2.95%	2.75%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Rider Charge For Joint Income Focus Payments	0.50%	3.15%	2.95%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Reference Name	N/A	N/A	Income Focus	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40850-01 (Connections Inc Foc)**

Variable	Minimum	Maximum	Current	Effective	Comments
(05.12)	N/A	N/A	(05.12)	N/A	If we change any of the following: Age for Selecting Income Focus, Maximum Birthday, Income Focus Exercise Age, determination of Initial Income Value Percentage, Performance Increase; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Covered Person(s), Contract Number, Rider Effective Date,	N/A	N/A	N/A	N/A	Contract specific
Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.
Age for Selecting Income Focus – lower limit	0	70	45	Contract duration	All Covered Persons must be at least age [45]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Age for Selecting Income Focus – upper limit	70	90	81	Contract duration	... no Covered Person can be age [81] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	61st	91st	91st	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Income Focus Exercise Age – lower limit	50	90	60	Contract duration	... all Covered Persons must be at least age [60]...  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Income Focus Exercise Age – upper limit	70	95	91	Contract duration	... no Covered Person can be age [91] or older.  Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Benefit Date	N/A	N/A	1st and 28th	Contract duration	Based on systems capabilities and processing time.
Minimum Income Focus Payment	\$50	\$200	\$100	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Income Value Percentage	Minimum Initial Income Value Percentage: 2%  Minimum Age for age bands: Minimum Age for Selecting Income Focus	Maximum Initial Income Value Percentage: 8%  Maximum Age for age bands: Maximum Age for Selecting Income Focus	Contract specific, as determined below:  Single Covered Person (based on age of Covered Person on Rider Effective Date) Age 45-64: 3.25% Age 65-79: 3.75% Age 80: 4.75%  Joint Covered Persons (based on age of younger Covered Person on Rider Effective Date) Age 45-64: 2.75% Age 65-79: 3.25% Age 80: 4.25%	Contract duration	Based on the structure of the benefit and target market for that benefit.  We may change both the age bands and the percentage for each age band, subject to the minimum and maximum shown here.  Initial Income Value Percentage is contract specific and is determined on the Rider Effective Date and does not vary after the Rider Effective Date. Thus, the schedule page for each contract will show that contract's Initial Income Value Percentage only.  The entire table will not be displayed on the contract schedule as it provides no useful information after the Rider Effective Date.
Performance Increase	0.25%	1.50%	1%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge For Single Income Focus Payments	0.25%	2.95%	1.30%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Joint Lifetime Plus Payments are selected, the Rider Charge for Single Lifetime Plus Payments will be suppressed.
Rider Charge For Joint Income Focus Payments	0.25%	3.15%	1.30%	First Rider Quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge. If Single Lifetime Plus Payments are selected, the Rider Charge for Joint Lifetime Plus Payments will be suppressed.
Maximum Rider Charge For Single Income Focus Payments	0.50%	2.95%	2.75%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Rider Charge For Joint Income Focus Payments	0.50%	3.15%	2.95%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Variable	Minimum	Maximum	Current	Effective	Comments
Reference Name	N/A	N/A	Income Focus-C	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40854-01 (Vision Inv Pro)**

Variable	Minimum	Maximum	Current	Effective	Comments
(01.12)	N/A	N/A	(01.12)	N/A	If we change any of the following: Purchase Payment Period, Guarantee Percentage, Earliest Target Value Anniversary, Future Anniversary, Maximum Birthday, Maximum Reset Birthday; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Contract Number, Rider Effective Date, Initial Target Value Date	N/A	N/A	N/A	N/A	Contract specific
Purchase Payment Period	1	10	3	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.
Guarantee Percentage	70%	100%	100%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Earliest Target Value Anniversary	5	20	10	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Future Anniversary	1 <sup>st</sup> (i.e. each anniversary)	15 <sup>th</sup> (i.e. every 15 <sup>th</sup> anniversary)	5 <sup>th</sup> (i.e. every 5 <sup>th</sup> anniversary)	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	50 <sup>th</sup>	100 <sup>th</sup>	91 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Reset Birthday	50 <sup>th</sup>	100 <sup>th</sup>	81 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge	0.25%	2.75%	0.95%	1 <sup>st</sup> rider quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge.
Maximum Rider Charge for the Investment Protector	0.50%	2.75%	2.50%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Reference Name	N/A	N/A	Invest Pro	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.

**Rider Schedule Form S40855-01 (Connections Inv Pro)**

Variable	Minimum	Maximum	Current	Effective	Comments
(01.12)	N/A	N/A	(01.12)	N/A	If we change any of the following: Purchase Payment Period, Guarantee Percentage, Earliest Target Value Anniversary, Future Anniversary, Maximum Birthday, Maximum Reset Birthday; a corresponding identifier will be inserted that indicates a change for a newly issued rider.
Owner(s), Annuitant, Contract Number, Rider Effective Date, Initial Target Value Date	N/A	N/A	N/A	N/A	Contract specific
Purchase Payment Period	1	10	3	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.

Initial Amount	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If the Total Purchase Payments would be defined by a different time frame (currently before the first contract quarterly anniversary), the text would be updated accordingly. If there are no Annual Maximum Additional Purchase Payment restrictions, this line will be suppressed.
Annual Maximum Additional Purchase Payments	N/A	N/A	N/A	Contract duration	Set at the time of issue and will not vary; any change will be made to new contracts going forward. If there are no purchase payment restrictions at the time of issue, this text will be suppressed.
“During the first rider year, additional Purchase Payments...” text	N/A	N/A	N/A	Contract Duration	This text will appear if the Rider Effective Date is the same as the Issue Date on the Contract Schedule. If the Rider Effective Date is later than the Issue Date, this text does not apply and will be suppressed.
Guarantee Percentage	70%	100%	100%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Earliest Target Value Anniversary	5	20	10	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Future Anniversary	1 <sup>st</sup> (i.e. each anniversary)	15 <sup>th</sup> (i.e. every 15 <sup>th</sup> anniversary)	5 <sup>th</sup> (i.e. every 5 <sup>th</sup> anniversary)	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Birthday	50 <sup>th</sup>	100 <sup>th</sup>	91 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Maximum Reset Birthday	50 <sup>th</sup>	100 <sup>th</sup>	81 <sup>st</sup>	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Rider Charge	0.25%	2.75%	1.00%	1 <sup>st</sup> rider quarter	The Rider Charge may change on each Quarterly Anniversary subject to the Maximum Rider Charge.
Maximum Rider Charge for the Investment Protector	0.50%	2.75%	2.50%	Contract duration	Based on the structure of the benefit, target market for that benefit, and market conditions. Set at the time of issue and will not vary; any change will be made to new contracts going forward.
Reference Name	N/A	N/A	Invest Pro-C	N/A	Appears at lower right hand corner of form. May be used to identify different versions of the form.
Font	N/A	N/A	Allianz Sans	N/A	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.