

Allianz 222 10 year Indexed Annuity

PIV Requirements:

- Must take Income for Lifetime withdrawals
- Must Hold the contract for 10 years
- Must take 5 year Death Benefit for PIV Accumulated Value
- Premium Bonus and Interest Credit Bonus only apply to Protected Income Value (PIV)

Accumulated PIV Value
Life Time Withdrawals
Starts on Year End 10

Must be designated in writing within 21 days prior the end of the contract anniversary date, Year 10

Maximum withdrawal % annually on Accumulate PIV 5.5%

Qualified Contract Purchase

All payouts from Lifetime Income, Surrender Charges, Fees, Free Surrenders Amounts, Accumulated Value Payouts or Death Benefits are Taxable Income events

- 70 1/2 Mandatory Withdrawals will be in play
- Any RDM's plus Free Withdrawals that exceed 10% will trigger surrender charges and Market Value Adjustment (MVA)
- No free withdrawals in year 10

8 Years Free Partial Surrenders equal to 10% of initial contract value

- Starting after the first contract year
- All surrenders taken during the current year add up to no more than 10% of your total premium (the total amount you have put into the annuity)
- You cannot take the total available value from your in the same contract year as you take a free partial surrender
- You have not started Lifetime Withdrawals

Death Benefit—Assigned Beneficiaries
In any contract year after the 1st

- Contract Accumulated Value if taken in lump sum
- PIV Account Value if taken over 5 year installments

Election to take Total Accumulated Value on Start of Year 11

- No Surrender charges
- Do not get PIV Account Value

PIV Rider
Premium Bonus applied on 1st Contract Anniversary Date (30% Bonus), Along with 50% Credited Interest Bonus

Initial Allocations?
Nasdaq 30%
PIMCO Index 70%

Accumulated Value at Inception Premium Value (100K)

Flexible Withdrawal Rider:

- .00833% monthly fee (\$324/Yr +)
- Available after 1st contract year
- Assisted Living / Nursing Home
- Remain 30 days or more

Can take out full accumulated value without surrender charges or MVA

In any contract year when the interest you earn is less than the cost of any additional riders (ie Flexible Withdrawal Rider) that are fee based, your accumulated value will decrease

10% Surrender Charges Year 1	Jan. 1, 20	10% Surrender Charges Year 2	Jan. 1, 21	10% Surrender Charges Year 3	Jan. 1, 22	8.5% Surrender Charges Year 4	Jan. 1, 23	7.5% Surrender Charges Year 5	Jan. 1, 24	6.25% Surrender Charges Year 6	Jan. 1, 25	5.0% Surrender Charges Year 7	Jan. 1, 26	3.75% Surrender Charges Year 8	Jan. 1, 27	2.5% Surrender Charges Year 9	Jan. 1, 28	1.25% Surrender Charges Year 10	Nov-28	0% Surrender Charges Year 11
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Available Annual Index Annuity Credit Options, Declared At Issue, Guaranteed for 1 Contract Year (Subject to Change, Annual Designation Required)

Monthly Average W/ Spread	2.00%
Blended Index	
Blended Index Composite	
Dow Jones Industrial Average	35%
Bloomberg Barclays US Aggregate Bond Index	35%
EURO STOXX 50 Index	20%
Russell 2000 Index	10%

Monthly Sum W/ Cap	
Nasdaq-100 [®] Index	1.50%
Russell 2000 [®] Index	1.80%
S&P 500 [®] Index	1.50%

Annual Point To Point W/ Participation Rate ²	
BlackRock IBL Claria SM Index	55.00%
Bloomberg US Dynamic Balance Index II	50.00%
PIMCO Tactical Balanced Index	50.00%

Annual Point To Point W/ Spread	
BlackRock IBL Claria SM Index	2.85%
Bloomberg US Dynamic Balance Index II	3.10%
PIMCO Tactical Balanced Index	3.10%

Annual Point To Point W/ Cap	
BlackRock IBL Claria SM Index	3.15%
Blended Index	3.50%
Bloomberg US Dynamic Balance Index II	3.50%
Nasdaq-100 [®] Index	3.25%
PIMCO Tactical Balanced Index	3.40%
Russell 2000 [®] Index	3.25%
S&P 500 [®] Index	3.25%

Fixed Interest Option	
Annual Interest Applied to Accumulated Value, Reset Each Year. Minimum .10%	%

Index Annuity Credit Changes

Must be designated by request within 21 days of the contract anniversary date.

Minimum Credited Interest to Accumulated Value is 0% in any contract year.

Interest Credit is determined on the last day of each contract year.