

Hypothetical Values-Most Recent 10-calendar year period

Here's how the Allianz Accumulation Advantage® Annuity might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

Contract Year	Age	Net Premiums ¹	End of Year Credited Interest Rate ²	End of Year Accumulation Value	End of Year Pre-MVA Cash Value ⁴	End of Year Guaranteed Minimum Value ³
0	65	\$300,000				
1	65 - 66	\$0	9.08 %	\$327,522	\$301,812	\$267,225
2	66 - 67	(\$24,000)	6.07 %	\$322,033	\$298,647	\$247,609
3	67 - 68	(\$24,000)	2.30 %	\$304,738	\$285,619	\$227,645
4	68 - 69	(\$24,000)	6.98 %	\$300,467	\$284,565	\$207,326
5	69 - 70	(\$24,000)	15.28 %	\$319,299	\$305,514	\$186,643
6	70 - 71	(\$24,000)	2.10 %	\$301,341	\$291,299	\$165,591
7	71 - 72	(\$24,000)	13.17 %	\$314,326	\$306,926	\$144,160
8	72 - 73	(\$24,000)	6.28 %	\$308,625	\$304,388	\$122,344
9	73 - 74	(\$24,000)	8.75 %	\$309,728	\$308,513	\$100,134
10	74 - 75	(\$24,000)	1.89 %	\$290,989	\$290,989	\$77,521
11	75 - 76	(\$24,000)	9.99 %	\$293,904	\$293,904	\$54,497
12	76 - 77	(\$24,000)	6.45 %	\$287,393	\$287,393	\$31,054
13	77 - 78	(\$24,000)	1.82 %	\$268,062	\$268,062	\$7,183
14	78 - 79	(\$24,000)	7.42 %	\$262,269	\$262,269	\$0
15	79 - 80	(\$24,000)	17.36 %	\$280,117	\$280,117	\$0
16	80 - 81	(\$24,000)	1.63 %	\$260,176	\$260,176	\$0
17	81 - 82	(\$24,000)	14.76 %	\$271,391	\$271,391	\$0
18	82 - 83	(\$24,000)	6.54 %	\$263,631	\$263,631	\$0
19	83 - 84	(\$24,000)	9.31 %	\$262,078	\$262,078	\$0
20	84 - 85	(\$24,000)	1.44 %	\$241,417	\$241,417	\$0
21	85 - 86	(\$24,000)	10.84 %	\$241,167	\$241,167	\$0
22	86 - 87	(\$24,000)	6.85 %	\$232,091	\$232,091	\$0
23	87 - 88	(\$24,000)	1.38 %	\$210,882	\$210,882	\$0
24	88 - 89	(\$24,000)	7.81 %	\$201,551	\$201,551	\$0
25	89 - 90	(\$24,000)	19.27 %	\$212,076	\$212,076	\$0
26	90 - 91	(\$24,000)	1.22 %	\$190,296	\$190,296	\$0
27	91 - 92	(\$24,000)	16.20 %	\$193,448	\$193,448	\$0
28	92 - 93	(\$24,000)	6.77 %	\$180,961	\$180,961	\$0
29	93 - 94	(\$24,000)	9.75 %	\$172,347	\$172,347	\$0
30	94 - 95	(\$24,000)	1.06 %	\$149,875	\$149,875	\$0
		(\$396,000)				

¹ Represents premium paid minus withdrawal(s) for each Contract Year.

² Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.

³ You would receive your contract's Guaranteed Minimum Value only if it were higher than your contract's Cash Value.

⁴ The Pre-MVA Cash Value reflects Withdrawal Charges but not any Market Value Adjustment (MVA). During the withdrawal charge period an MVA will be applied to determine the Cash Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.

See Guaranteed Values ledger for guaranteed values.