

Cash Commissions



Annuity

Commission Level	Immediate Elite [®] Annuity Single premium ages 0-100	Allianz Dominator Plus [®] Annuity ¹ 5 Year GIR			Allianz Dominator Plus Annuity ¹ 10 Year GIR		
		Ages	Ages	Ages	Ages	Ages	Ages
		0-75	76-80	81-85	0-75	76-80	81-85
80	3.00	3.00	2.00	1.00	4.00	3.00	2.00
75	2.75	2.75	1.75	0.75	3.75	2.75	1.75
70	2.50	2.50	1.50	0.50	3.50	2.50	1.50
65	2.25	2.25	1.25	0.25	3.25	2.25	1.25
60	2.00	2.00	1.00	0.25	3.00	2.00	1.00
55	1.75	1.75	0.75	0.25	2.75	1.75	0.75
50	1.50	1.50	0.50	0.25	2.50	1.50	0.50
45	1.25	1.25	0.25	0.25	2.25	1.25	0.25
40	1.00	1.00	0.25	0.25	2.00	1.00	0.25
35	0.75	1.00	0.25	0.25	1.75	0.75	0.25
30	0.40	1.00	0.25	0.25	1.50	0.50	0.25
25	0.40	1.00	0.25	0.25	1.25	0.25	0.25
20	0.40	1.00	0.25	0.25	1.00	0.25	0.25
15	0.40	1.00	0.25	0.25	0.75	0.25	0.25
10	0.40	1.00	0.25	0.25	0.50	0.25	0.25
5	0.40	1.00	0.25	0.25	0.25	0.25	0.25

100% chargeback on surrenders in the first six policy months

50% chargeback on surrenders in policy months 7-12

¹100% chargeback in the event of the Owner's death in the first 6 policy months

¹50% chargeback in the event of the Owner's death in policy months 7-12

Allianz Dominator Plus Annuity: A 1% commission will generate to the writing agent on the Allianz Dominator Plus Annuity

based off of the policy accumulation value (minus any free withdrawals) at the end of the guaranteed interest period if the policy is renewed for the same term or longer. The 1% commission will be paid out to the writing agent if the renewed policy stays inforce after the 30-day policy window has expired.

Chargeback rules apply to this renewal compensation.

Note: The Dominator Plus product has not been approved in all states. Please call the FASTeam with questions.

For agent use only – not for use with the public
Product and feature availability may vary by state.

Cash Commissions



Annuity

Commission Level	Allianz MasterDex 5 Plus SM				Allianz MasterDex 5 Plus						Allianz MasterDex 5 Plus					
	Annuity Option A				Annuity Option B						Annuity Option C					
	Year	Years	Year	Years	Year	Years	Years	Year	Years	Years	Year	Years	Years	Year	Years	Years
	1	2-5	1	2-5	1	2-5	2+	1	2-5	2+	1	2-5	2+	1	2-5	2+
Ages	Ages	Ages	Ages	Ages	Ages	trail	Ages	Ages	trail	Ages	Ages	trail	Ages	Ages	trail	
0-75	0-75	76-80	76-80	0-75	0-75	comm	76-80	76-80	comm	0-75	0-75	comm	76-80	76-80	comm	
80	7.000	3.500	5.000	2.500	5.000	2.500	0.500	3.500	1.750	0.500	2.250	1.125	1.000	2.000	1.000	0.750
75	6.500	3.250	4.500	2.250	4.500	2.250	0.500	3.000	1.500	0.500	1.750	0.875	1.000	1.500	0.750	0.750
70	6.000	3.000	4.000	2.000	4.000	2.000	0.500	2.500	1.250	0.500	1.250	0.625	1.000	1.000	0.500	0.750
65	5.500	2.750	3.750	1.750	3.500	1.750	0.500	2.000	1.000	0.500	0.750	0.375	1.000	0.500	0.250	0.750
60	5.000	2.500	3.500	1.500	3.000	1.500	0.500	1.500	0.750	0.500	0.750	0.375	1.000	0.500	0.250	0.750
55	4.500	2.250	3.000	1.250	2.500	1.250	0.500	1.000	0.500	0.500	0.750	0.375	1.000	0.500	0.250	0.750
50	4.000	2.000	2.500	1.000	2.000	1.000	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
45	3.500	1.750	2.000	0.750	1.500	0.750	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
40	3.000	1.500	1.500	0.500	1.000	0.500	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
35	2.500	1.250	1.000	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
30	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
25	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
20	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
15	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
10	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
5	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750

100% chargeback on surrenders in the first six policy months

50% chargeback on surrenders in policy months 7-12

100% chargeback in the event of the Owner's death in the first six policy months

50% chargeback in the event of the Owner's death in policy months 7-12

100% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in the first six policy months

50% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in policy months 7-12

*Issued as Allianz MasterDex 3 PlusSM Annuity in the state of FL for issue ages 65+

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Product and feature availability may vary by state.

Cash Commissions



Annuity

Commission Level	Allianz MasterDex 10 Plus SM				Allianz MasterDex 10 Plus						Allianz MasterDex 10 Plus					
	Annuity Option A				Annuity Option B						Annuity Option C					
	Year	Years	Year	Years	Year	Years	Years	Year	Years	Years	Year	Years	Years	Year	Years	Years
	1	2-5	1	2-5	1	2-5	2+	1	2-5	2+	1	2-5	2+	1	2-5	2+
Ages	Ages	Ages	Ages	Ages	Ages	trail	Ages	Ages	trail	Ages	Ages	trail	Ages	Ages	trail	
0-75	0-75	76-80	76-80	0-75	0-75	comm	76-80	76-80	comm	0-75	0-75	comm	76-80	76-80	comm	
80	7.00	3.50	5.00	2.50	5.00	2.50	0.50	3.50	1.75	0.50	2.25	1.125	1.00	2.00	1.00	0.75
75	6.50	3.25	4.50	2.25	4.50	2.25	0.50	3.00	1.50	0.50	2.00	1.00	1.00	1.50	0.75	0.75
70	6.00	3.00	4.00	2.00	4.00	2.00	0.50	2.50	1.25	0.50	1.75	0.875	1.00	1.00	0.50	0.75
65	5.50	2.75	3.50	1.75	3.50	1.75	0.50	2.00	1.00	0.50	1.50	0.75	1.00	0.50	0.25	0.75
60	5.00	2.50	3.00	1.50	3.00	1.50	0.50	1.50	0.75	0.50	1.25	0.625	1.00	0.25	0.125	0.75
55	4.50	2.25	2.50	1.25	2.50	1.25	0.50	1.00	0.50	0.50	1.00	0.50	1.00	0.125	0.0625	0.75
50	4.00	2.00	2.00	1.00	2.00	1.00	0.50	0.50	0.25	0.50	0.75	0.375	1.00	0.125	0.0625	0.75
45	3.50	1.75	1.50	0.75	1.50	0.75	0.50	0.50	0.25	0.50	0.50	0.125	1.00	0.125	0.0625	0.75
40	3.00	1.50	1.00	0.50	1.00	0.50	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
35	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
30	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
25	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
20	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
15	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
10	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75
5	2.50	1.25	0.50	0.25	0.50	0.25	0.50	0.50	0.25	0.50	0.25	0.125	1.00	0.125	0.0625	0.75

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50% chargeback on surrenders in policy months 7-12

100% chargeback in the event of the Owner's death in the first six policy months

50% chargeback in the event of the Owner's death in policy months 7-12

100% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in the first six policy months

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Product and feature availability may vary by state.

Cash Commissions



Annuity

Commission Level	MasterDex X [®] Annuity Option A				MasterDex X Annuity Option B						MasterDex X Annuity Option C					
	Year 1	Years 2-3	Year 1	Years 2-3	Year 1	Years 2-3	Years 2+	Year 1	Years 2-3	Years 2+	Year 1	Years 2-3	Years 2+	Year 1	Years 2-3	Years 2+
	Ages 0-75	Ages 0-75	Ages 76-80	Ages 76-80	Ages 0-75	Ages 0-75	trail comm	Ages 76-80	Ages 76-80	trail comm	Ages 0-75	Ages 0-75	trail comm	Ages 76-80	Ages 76-80	trail comm
80	7.000	3.500	5.000	2.500	5.000	2.500	0.500	3.500	1.750	0.500	2.250	1.125	1.000	2.000	1.000	0.750
75	6.500	3.250	4.500	2.250	4.500	2.250	0.500	3.000	1.500	0.500	1.750	0.875	1.000	1.500	0.750	0.750
70	6.000	3.000	4.000	2.000	4.000	2.000	0.500	2.500	1.250	0.500	1.250	0.625	1.000	1.000	0.500	0.750
65	5.500	2.750	3.750	1.750	3.500	1.750	0.500	2.000	1.000	0.500	0.750	0.375	1.000	0.500	0.250	0.750
60	5.000	2.500	3.500	1.500	3.000	1.500	0.500	1.500	0.750	0.500	0.750	0.375	1.000	0.500	0.250	0.750
55	4.500	2.250	3.000	1.250	2.500	1.250	0.500	1.000	0.500	0.500	0.750	0.375	1.000	0.500	0.250	0.750
50	4.000	2.000	2.500	1.000	2.000	1.000	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
45	3.500	1.750	2.000	0.750	1.500	0.750	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
40	3.000	1.500	1.500	0.500	1.000	0.500	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
35	2.500	1.250	1.000	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
30	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
25	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
20	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
15	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
10	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
5	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750

100% chargeback on surrenders in the first six policy months

50% chargeback on surrenders in policy months 7-12

100% chargeback in the event of the Owner's death in the first six policy months

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Cash Commissions



Annuity

Commission Level	Allianz Endurance® Plus Annuity Option A				Allianz Endurance Plus Annuity Option B					Allianz Endurance Plus Annuity Option C					
	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	Years 2+	Year 1	Year 2-3	Year 2+ trail comm	Year 1	Year 2-3	Year 2+ trail comm
	Ages 0-75	Ages 0-75	Ages 76-80	Ages 76-80	Ages 0-75	Ages 0-75	Ages 76-80	Ages 76-80	trail comm	Ages 0-75	Ages 0-75	Ages 0-75	Ages 76-80	Ages 76-80	Ages 76-80
80	7.000	3.500	5.000	2.500	5.000	2.500	3.500	1.750	0.500	2.250	1.125	1.000	2.000	1.000	0.750
75	6.500	3.250	4.500	2.250	4.500	2.250	3.000	1.500	0.500	1.750	0.875	1.000	1.500	0.750	0.750
70	6.000	3.000	4.000	2.000	4.000	2.000	2.500	1.250	0.500	1.250	0.625	1.000	1.000	0.500	0.750
65	5.500	2.750	3.750	1.750	3.500	1.750	2.000	1.000	0.500	0.750	0.375	1.000	0.500	0.250	0.750
60	5.000	2.500	3.500	1.500	3.000	1.500	1.500	0.750	0.500	0.750	0.375	1.000	0.500	0.250	0.750
55	4.500	2.250	3.000	1.250	2.500	1.250	1.000	0.500	0.500	0.750	0.375	1.000	0.500	0.250	0.750
50	4.000	2.000	2.500	1.000	2.000	1.000	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
45	3.500	1.750	2.000	0.750	1.500	0.750	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
40	3.000	1.500	1.500	0.500	1.000	0.500	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
35	2.500	1.250	1.000	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
30	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
25	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
20	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
15	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
10	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750
5	2.500	1.250	0.500	0.250	0.500	0.250	0.500	0.250	0.500	0.750	0.375	1.000	0.500	0.250	0.750

100% chargeback on surrenders in the first six months

50% chargeback on surrenders in policy months 7-12

100% chargeback in the event of the Owner's death in the first six policy months

50% chargeback in the event of the Owner's death in policy months 7-12

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Cash Commissions



Annuity

Commission Level	Allianz Endurance Elite [®] Annuity ¹ Option A		Allianz Endurance Elite Annuity ¹ Option B			Allianz Pro V1 [®] Annuity	Allianz Pro V1 Annuity	Allianz Pro V1 Annuity
	Year 1	Year 1	Year 1	Year 1	Years 2+	Year 1	Year 1	Year 1
	Ages 0-75	Ages 76-80	Ages 0-75	Ages 76-80	trail comm	Ages 0-75	Ages 76-80	Ages 81+
80	3.750	2.250	1.500	0.750	0.500	3.250	2.000	1.000
75	3.500	2.000	1.250	0.500	0.500	2.750	1.750	0.750
70	3.250	1.750	1.000	0.250	0.500	2.500	1.500	0.500
65	3.000	1.500	0.750	0.125	0.500	2.250	1.250	0.250
60	2.500	1.000	0.500	0.0625	0.500	2.000	1.000	0.250
55	2.000	0.500	0.250	0.0625	0.500	1.750	0.750	0.250
50	1.500	0.250	0.250	0.0625	0.500	1.500	0.500	0.250
45	1.000	0.250	0.250	0.0625	0.500	1.250	0.250	0.250
40	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
35	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
30	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
25	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
20	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
15	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
10	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250
5	0.500	0.250	0.250	0.0625	0.500	1.000	0.250	0.250

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50% chargeback on surrenders in policy months 7-12

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50% chargeback in the event of the Owner's death in policy months 7-12

100% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in the first six policy months

50% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in policy months 7-12

¹Call the FASTeam for Allianz Endurance Elite Annuity rates in NJ.

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Cash Commissions



Life

UL first year	Generation Planner II® Life Insurance Policy Ages 0-80		GenDex Survivor® Life Insurance Policy' Option A			GenDex Survivor® Life Insurance Policy' Option B		
	1st Yr Target Premium	Years 1-10 excess and years 2-10 target and excess premium	1st Year Target Premium ages 18-80	Year 1 Excess Premium	Years 2-10 target and excess premium	1st Year Target Premium ages 18-80	Year 1 Excess Premium	Trails Years 2-14
80	85	2.0/1.75/1.5	90	3.00	2.00	90	3.00	0.25
75	80	1.75/1.5/1.25	85	3.00	1.50	85	3.00	0.23
70	75	1.75/1.5/1.25	80	3.00	1.50	80	3.00	0.22
65	70	1.5/1.25/1.0	75	2.00	1.00	75	2.00	0.20
60	65	1.25/1.0/0.75	70	1.50	1.00	70	1.50	0.18
55	60	1.25/1.0/0.75	65	1.50	1.00	65	1.50	0.16
50	55	1.0/0.75/0.5	60	1.50	1.00	60	1.50	0.14
45	50	1.0/0.75/0.5	55	1.50	1.00	55	1.50	0.12
40	45	1.0/0.5/0	50	1.50	1.00	50	1.50	0.10
35	40	1.0/0.5/0	45	1.50	1.00	45	1.50	0.10
30	35	0.5/0	40	1.50	0.50	40	1.50	0.10
25	30	0.5/0	35	1.50	0.50	35	1.50	0.10
20	25	0.5/0	30	1.50	0.50	30	1.50	0.10
15	20	0.5/0	25	1.50	0.50	25	1.50	0.10
10	15	0.5/0	20	1.50	0.50	20	1.50	0.10
5	10	0.5/0	15	1.50	0.50	15	1.50	0.10

*Refer to commissions Guidelines for trail commissions, additional chargeback rules, renewal commissions and commissions for the ELO and ECVR riders

100% Chargeback will occur in months 1-6

50% chargeback will occur in months 7-12

25% chargeback will occur in months 13-15

For agent use only – not for use with the public
Product availability and features may vary by state.

Cash Commissions



Life

UL first year	Allianz Life Pro+ SM Life Insurance Policy ¹ Option A ²		Allianz Life Pro+ Life Insurance Policy ¹ Option B ³		
	1st Year Target Premium ages 0-80	Year 1 excess and years 2-10 target and excess premium	Ages 0-80 1st Year Target Premium Year 1	Year 1 Target Premium Year 2-6	Year 1 excess and years 2-10 target and excess premium
80	100	2.50	50	13.5	2.50
75	95	1.75	47.5	12.8	1.75
70	90	1.75	45	12.1	1.75
65	85	1.25	42.5	11.4	1.25
60	80	0.75	40	10.7	0.75
55	75	0.75	37.5	10	0.75
50	70	0.75	35	9.3	0.75
45	65	0.75	32.5	8.6	0.75
40	60	0.75	30	7.9	0.75
35	55	0.50	27.5	7.2	0.50
30	50	0.50	25	6.5	0.50
25	45	0.50	22.5	5.8	0.50
20	40	0.50	20	5.1	0.50
15	35	0.50	17.5	4.4	0.50
10	30	0.50	15	3.7	0.50
5	25	0.50	12.5	3	0.50

¹Refer to commissions Guidelines for additional chargeback rules, renewal commissions and commissions for the ELO and ECVR riders

²100% Chargeback will occur in months 1-12

²50% chargeback will occur in months 13-18

³100% Chargeback will occur in months 1-6

For agent use only – not for use with the public
Product availability and features may vary by state.

Commission Guidelines

This addendum supplements and is part of the agreement between you (the Agent) and **Allianz Life Insurance Company of North America** (Allianz, the Company, we, us, or our) pursuant to which you solicit applications for our insurance, annuities, riders, and other contracts (policies).

Premium definitions

UL "target premium" is the maximum commissionable amount based on the policy face amount, plus riders, substandard premiums, and policy fees as published by the Company. "Planned premium" is the level annual amount the client intends to pay including all riders. UL "planned premium" also includes substandard premium and the policy fee. Full first-year commissions are paid on the lesser of planned or target premium. (See increases for additional information.) "Excess premiums" are any payments on which first-year commissions are not paid. UL "renewal premiums" are any payments for the period after the first anniversary of the policy effective date. "COI" is the Company's current cost of insurance (mortality cost) at the client's current age. A policy is determined to be a "single premium" plan when the premiums paid during the first year (after the policy effective date) exceed approximately five times the maximum commissionable first-year premium up through age 65. (See software for exact amounts.) "Billed premium" is the premium the policyowner expects to continue to pay until the maturity date of the policy; it can be planned premium, excess premium, or a combination of both.

Riders

All riders included at issue will receive the same full commissions as the base policy to which they were attached. All riders added after issue will receive full renewal commissions. The Other Insured/Spouse Rider will receive full first-year commissions on the increase in premium when added after issue, if there is an appropriate increase in planned periodic premium to offset the cost of the rider.

Rated cases

Full commissions will be paid on the additional premium charged for temporary and permanently rated cases, up to the UL "target premium." Note: The Generation Planner II® Life Insurance Policy does not pay commissions on temporary or permanently rated cases on additional premium.

Waiver of Planned Premium

Commissions will not be paid on policies where the Waiver of Planned Premium rider is being exercised.

Increases and additions

Full first-year commissions will be paid on the increases in UL "planned premium" up to the UL "target premium" within the first five policy years subject to the provisions in the policy.

Commission payment frequency

Commissions will be paid daily for those agents on Electronic Funds Transfer where premium is applied to a policy which is paying on an as-earned basis. All other commissions will be paid weekly if the amount accrued exceeds \$250.00.

Conversions, changes, special issues, and reinstatements

Compensation for the following will be based on the Company's current rules and regulations:

- conversions and other changes in policy,
- reinstatement of lapsed policies, and
- any special issue policy issued based on the Company's specialized underwriting practices.

No assignment

No part of this agreement or any compensation due or to become due hereunder, may be assigned or otherwise transferred.

Chargebacks

You will be subject to chargebacks and agree to repay the Company the following amounts:

- Premium refunds:** In any case where the Company selects to refund premiums, including but not limited to premium refunds made in response to complaints to the Home Office or regulators, regulatory inquiries or pending or threatened litigation, the Company, at its discretion, may charge your account at any time for the commissions paid.
- First quarter lapses:** All UL policies surrendered or lapsed with less than four months of planned periodic premium will have an automatic chargeback of the entire commission paid.
- Decreases after issue:** UL commissions paid in excess of commissions payable, relative to the new decreased face amount within the first three policy years, will be charged back.
- Annuity surrenders:** All policies surrendered within the first six policy months will be subject to a full commission chargeback. Policies surrendered within the second six policy months will be subject to a 50% commission chargeback.
- Minimum distribution:** When a minimum distribution takes place on a policy within the first six policy months, the policy will be subject to a full commission chargeback based on the amount of the distribution. When a minimum distribution takes place within the second six policy months, the policy will be subject to a 50% commission chargeback based on the amount of the distribution.
- Annuitizations:** All annuitizations within the first year are subject to a 100% chargeback of the full premium if annuitized within the first six months and a 50% chargeback of the full premium if the annuitization occurs in the second six months. If the annuitization is on an immediate annuity, no chargeback will occur.
- Medical fees:** We will hold underwriting requirements for 60 days. If no application is received during that time, your commission account will be charged for the cost of the requirements.
- Alternate Annuitization Option III:** (Medicaid endorsement) if used in the first six months will be subject to a 100% chargeback. If used in months 6-12, will be subject to a 50% chargeback of commissions (PremierDex™ and PremierDex 5™ Annuities).
- Allianz Legacy Planner®, Generation Planner II, GenDex II™, GenDex-RP™, and GenDex-SP™ Life Insurance Policies** surrendered or lapsed within the first six months will be subject to a full commission chargeback. Policies surrendered or lapsed in months

7-12 will be subject to a 50% chargeback, and policies in months 13-15 will be subject to a 25% chargeback of commissions.

- **Generation Protector[®], Generation Protector II[®], Generation Protector Select[®], and Future Select PlusSM** policies will be charged back on any premium that is refunded to the policyholder due to surrender or 30-day Free Look.
- **Annuity Owner Death.** 100% chargeback in the event of the Owner's death in the first six policy months; 50% chargeback in the event of the Owner's death in policy months 7-12. These chargebacks are based on the date of the Owner's death not the date the death claim is processed.

Chargebacks for your agents

- Commissions paid to you as overrides on policies produced by your agents will be charged back on the same basis and at the same time that your agents' commissions are subject to chargeback.
- In the event of any chargebacks after the termination of your Agreement, you agree to pay the Company the amount of such chargebacks at the Company's request. Interest will be charged on any charges which are not paid within 30 days.

Trail commissions for Classic LifeFund II[™], Equity Index LifeFund II[™], and Equity Index LifeFund III[™] Life Insurance Policies

Trail commissions will be vested for years 2-5. Trail commissions are not vested years 6+. On each policy anniversary beginning in the sixth policy year, you may be eligible to receive trail commissions, if the total of all active LifeFund[®] policies' accumulation value is \$2,500,000 or greater collectively through your hierarchy.

Trail commissions for the IncommandDex[®], MasterDex[®], MasterDex 5[®], MasterDex 10[®], PremierDex[™], PremierDex 5[™], InfiniDex[™] (all options), InfiniDex 5[™], InfiniDex 10SM, Endurance 10[®], Endurance 15[®], MasterDex PlusSM, MasterDex 5 PlusSM, MasterDex 10 PlusSM, Allianz Target AcceleratorSM, Allianz Summit IISM, MasterDex X[®], Allianz Pro V1SM, Allianz Endurance PlusSM, Allianz Endurance EliteSM, MasterDex 3 PlusSM Annuities (available on Options B or C).

Trail commissions will be paid to the writing agent only for those agents selecting either of these options. If the writing agent is contracted at 0/0 rates, trail commissions will pay to their Next Higher Level (NHL). Trail commissions will be paid quarterly (January, April, July, and October 1) and will be based on the accumulation value/annuitization value at the time of payment processing. Trail commissions are vested starting year two and will continue to be paid while the policy remains in deferral.

10 Year/20 Year Term Life Insurance Policies

Policies surrendered within months 1-6 will have a 100% chargeback, months 7-12 will have a 50% chargeback, and months 13-15 will have a 25% chargeback. If a conversion takes place in the first policy year, compensation for the new permanent policy will be paid based on the excess target premium of the new permanent UL product purchased. Commissions are paid on the target premium of the term product prior to conversion. There will be no chargeback on the term policy when the conversion takes place since the policy will be adjusted to account for commissions already paid on the term policy.

Generation Planner II, GenDex II, GenDex-RP, and GenDex-SP Life Insurance Policies

- There will be a rolling target premium associated with this product. You will be paid first-year commission rates as long as the policyowner submits the first-year target premium within the first 24 months.
- If an increase occurs, you will get first-year rates for the entire target amount as long as the first-year's premium for that new coverage is paid within 24 months of the addition.

- Commissionable target premium with ratings and riders included will never exceed \$90.00 per unit. Premium submitted above the \$90.00 will have commissions paid to you at the excess rate.

GenDex Life Insurance Policy commissions

100% chargeback will occur in months 1-6, 50% in months 7-12, and a 25% chargeback in months 13-15. After 10 times the target premium has been received, no additional commission will be paid.

GenDex II Plus (GenDex II with EAVR rider)

- The commission rates for the GenDex II Plus are the same as those of the GenDex II, option B, except for first year target. First year target commission will be paid in 5 annual installments beginning on the issue date of the policy regardless of premium collected or premium bill mode. The first annual commission will be 38%, and the commissions in years 2-5 will be for 17%.
- Face Increases are also commissionable as first year target premium and will follow the 5 year deferred target compensation rules. Increases are restricted to being effective on a Policy Anniversary date only. Face decreases will reduce the remaining deferred target compensation payments not yet processed because the policy's target premium will have changed due to the reduction.

GenDex II, GenDex Survivorship, GenDex-RP, GenDex-SP, GenDex Momentum, and GenDex Survivor Life Insurance Policy commissions

Flat extras are non-commissionable. Permanent table ratings are commissionable and will increase minimum premium, COI charges, and target premium. Temporary table ratings are not commissionable.

GenDex Survivor commissions:

- **For policies with ELO (use the commission table with the below adjustments):** The commission rates for GenDex Survivor with ELO are the same as those of the GenDex Survivor base except for first year target. First year target commission will be paid in 6 annual installments beginning on the issue date of the policy regardless of premium collected or premium bill mode.

	First Annual Commission	Commission Years 2 – 6
ELO – 100%	35%	15%
ELO – 50%	68%	7%

- An agent who has a contract with commission advancing, will not receive advance commissions if the ELO Rider is selected.
- Face Increases are also commissionable as first year target premium and will follow the 6 year deferred target compensation rules. Increases are restricted to being effective on a Policy Anniversary date only. Face decreases will reduce the remaining deferred target compensation payments not yet processed because the policy’s target premium will have changed due to the reduction.
- Trail Commissions:
 - Option A Commissions = No Trail commissions
 - Option B Commissions = Trail commissions
 - Available for issue age 35 and older – both insureds must be 35 or older.
 - Not available with ELO.

GenDex Survivor and GenDex Foundation Life Insurance Policies

Target Premium:

- Base policy commissionable Target Premium (including substandard extras) should be capped at \$70.00 per \$1,000 of Specified Amount. Premium submitted above the \$70.00/1000 will have commission paid to the agent at the Excess rate. Target Premium due to additional Riders does not count towards the commission cap.

GenDex Survivor Life Insurance Policy Commission Chargeback:

- 100% chargeback will occur in months 1 through 6; 50% chargeback in months 7 through 12; 25% chargeback in months 13 through 15.
- Policies with the ELO rider will incur a chargeback to the deferred first year target payments as follows: 100% chargeback in years 1 - 2; 50% chargeback in years 3-4; 25% chargeback in year 5
- If misrepresentation of a claim occurs and the policy is rescinded within two years, a full chargeback will occur. There is no chargeback in the event of either or both Insured’s death during the chargeback period.

GenDex Momentum commissions:

For policies with ELO or ECVR rider (use the commission table with the below adjustments): The commission rates for GenDex Momentum with ECVR or ELO are the same as those of the GenDex Momentum base except for first year target. First year target commission will be paid in 6 annual installments for ELO and 5 annual installments for ECVR

beginning on the issue date of the policy regardless of premium collected or premium bill mode.

	First Annual Commission	Subsequent Commissions
ECVR	40%	12% Yrs 2 – 5
ELO – 100%	35%	15% Yrs 2 – 6
ELO – 50%	68%	7% Yrs 2 – 6

- An agent who has a contract with commission advancing, will not receive advance commissions if either the ELO or ECVR rider is selected.
- Face Increases are also commissionable as first year target premium and will follow the applicable 5 (ECVR) or 6 (ELO) year deferred target compensation rules. Increases are restricted to being effective on a Policy Anniversary date only. Face decreases will reduce the remaining deferred target compensation payments not yet processed because the policy’s target premium will have changed due to the reduction.
- Trail Commissions:
 - Option A Commissions = No Trail commissions
 - Option B Commissions = Trail commissions
 - Available for issue age 35 and older – insured must be 35 or older.
 - Not available with ELO or ECVR

GenDex Momentum Life Insurance Policy Commission Chargeback:

- 100% chargeback will occur in months 1 through 6; 50% chargeback in months 7 through 12; 25% chargeback in months 13 through 15.
- Policies with the ELO or ECVR rider will incur a chargeback to the deferred first year target payments as follows: 100% chargeback in years 1 -2; 50% chargeback in years 3-4; 25% chargeback in year 5

If misrepresentation of a claim occurs and the policy is rescinded within two years, a full chargeback will occur. There is no chargeback in the event of either or both Insured’s death during the chargeback period.

GenDex Survivor, GenDex Momentum and Allianz Life Pro+

- There will be a rolling Target Premium associated with this policy. If the Policy Owner paid less than the Target Premium in the first year, the agent will still get paid first year rates as long as the policy owner submits the first year Target Premium within the first two years / 24 months. Any second year paid premium in excess of the Target Premium is considered Renewal Premium.
- Permanent Flat Extras and Table Ratings are commissionable. They will increase minimum premium, COI charges and target premium. Temporary Flat Extras and Table Ratings with a duration of at least 10 years are commissionable. They will increase minimum premium, COI charges and target premium. Temporary Flat Extras and Table Ratings with a duration of less than 10 years are non-commissionable. They will increase minimum premium and COI charges but not target premium.

Allianz Life Pro+ commissions:

For policies with ELO or ECVR rider (use the commission table with the below adjustments): The commission rates for Allianz Life Pro+ with ECVR or ELO (riders available only for option A) are the same as those of Allianz Life Pro+ base except for first year target. First year target commission will be paid in 6 annual installments for ELO and 5 annual installments for ECVR beginning on the issue date of the policy regardless of premium collected or premium bill mode.

	First Annual Commission	Subsequent Commissions
ECVR	15%	15% Yrs 2 – 5
ELO – 100%	35%	15% Yrs 2 – 6
ELO – 50%	68%	7% Yrs 2 – 6

- If the ECVR and either ELO rider are chosen on a policy, commissions will pay based on the ECVR commissions.
- An agent who has a contract with commission advancing, will not receive advance commissions if either the ELO or ECVR rider is selected.
- Option B will be the only option available if the policy face amount is greater than \$10 million AND target premium is greater than \$200,000
- If option B is chosen first year target commissions will be paid over 6 years. (see commission schedule for breakdown)
- Face Increases are also commissionable as first year target premium and will follow the applicable 5 (ECVR) or 6 (ELO) year deferred target compensation rules. Increases are restricted to being effective on a Policy Anniversary date only. Face decreases will reduce the remaining deferred target compensation payments not yet processed because the policy's target premium will have changed due to the reduction.

Allianz Life Pro+ Commission Chargeback:

Option A:

- 100% chargeback will occur in months 1 through 12; 50% chargeback in months 13 through 18.
- Policies with the ECVR or either ELO rider will incur a chargeback to the deferred first year target payments as follows: 100% chargeback in years 1 -2; 50% chargeback in years 3-4; 25% chargeback in year 5
- If misrepresentation of a claim occurs and the policy is rescinded within two years, a full chargeback will occur.
- There is no chargeback in the event of either or both Insured's death during the chargeback period.

Option B:

- 100% chargeback will occur in months 1 through 6.
- If misrepresentation of a claim occurs and the policy is rescinded within two years, a full chargeback will occur. There is no chargeback in the event of either or both Insured's death during the chargeback period.

Dominator® Annuity commissions issued prior to 9/24/2007

A 2% commission will generate to the writing agent on the Dominator Annuity based off of the policy accumulation value at the end of the guaranteed interest rate period if the policy is renewed for the same term or longer. The 2% commission will be paid out to the writing agent if the renewed policy stays in force after the 30-day policy window has expired.

Dominator® Annuity commissions effective 9/24/2007

A 1% commission will generate to the writing agent on the Dominator Annuity based off of the policy accumulation value at the end of the guaranteed interest rate period if the policy is renewed for the same term or longer. The 1% commission will be paid out to the writing agent if the renewed policy stays in force after the 30-day policy window has expired.

Replacements

No first-year commission will be paid on a new policy written on a client where the client lapses an existing policy of the Company within six months after placing the new policy or where the client has lapsed a policy within six months prior to buying the new policy. In the event of such a replacement, commissions will be adjusted accordingly.

Commission limitations for internal LTC replacements:

Commissions will be paid in accordance with any applicable state regulations. However, if you replace an Allianz policy, commissions will be paid as follows:

- The portion of the premium for the new policy that is **less than or equal to** the premium for the policy being replaced is paid at the **renewal** commission rate.
- The portion of the premium for the new policy that is **greater than** the policy being replaced is paid at the **first-year** commission rate.
- The original writing agent will be notified of the intended replacement only when we feel the replacement is not in the client's best interest.

Premium Delivery Receipts

Premium Delivery Receipts are required on all annuity policies with premium in excess of \$500,000. Annuity policies with premium of \$500,000 or more will not generate a commission until the Premium Delivery Receipt has been signed and returned to the Home Office. Upon receipt of the Premium Delivery Receipt and issuance of the policy, commissions will be paid out on \$500,000 of the premium with the remaining amount being paid out 20 days from the date the Premium Delivery Receipt was signed.

Modifications

These Commission Guidelines may be modified by the Company with respect to any policies written after the effective date thereof. This modification supersedes all prior Commission Guidelines.

If there are two agents competing for a piece of pending business, the original writing agent (the agent who submits the business to the Home Office first) will be protected for a period up to six months from the submitted date, or until the 30-day free look period has passed, whichever is shorter. The original agent is free to release the business to another agent if he/she so chooses at any time. Without a release, the

business will be credited to the original writing agent even if it is cancelled and resubmitted by another agent within the 6-month period.

Producer Perks and awards are not approved in Michigan for long term care insurance business.

Generation Protector®: All charges for the **Two Times Compound Plus Rider** will qualify for commissions.

Waiver of Premium: Commissions are not paid on policies when the Waiver of Premium benefit is in effect.

Intent

The purpose of the Commission Guidelines is to define clearly the obligation of all parties to this Agreement with regard to the payment and reimbursement of compensation for you and your agents' sales efforts in procuring and servicing business for the Company and for your clients.

Effective date

Any modification of these Commission Guidelines is immediately effective on the date the Company posts the change on its Web site, unless the posted notice indicates otherwise.