

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Filing at a Glance

Company: Allianz Life Insurance Company of North America
Product Name: LTC Rate Increase 2021 - GP2
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/13/2021
SERFF Tr Num: ALLB-132821902
SERFF Status: Closed-Approved
State Tr Num: ALLB-132821902
State Status: Approved
Co Tr Num: LTC RATE INCREASE 2021 - GP2

Effective

Date Requested:

Author(s): Kristen Seremet, Blair Goldstein, Chris McGrath, Scott Laska, Noelle Destrampe, Anne Correia, Jared Sachs, Peder Swenson, Megan Fensterman, Madison Boyle, Dianelys Reyna, Gabriela Padilla, Brett Jones, Sheila Kleve

Reviewer(s): Valerie Romig (primary), Jim Laverty

Disposition Date: 11/15/2021

Disposition Status: Approved

Effective Date: 11/15/2021

State Filing Description:

Proposed aggregate 24.6% increase on 513 policyholders of Allianz LTC forms 11-P-Q-PA and 11-P-Q-PA(F).

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

General Information

Project Name: LTC Rate Increase 2021 - GP2
 Project Number: LTC Rate Increase 2021 - GP2
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Deemer Date:
 Submitted By: Megan Fensterman

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 11/15/2021
 State Status Changed: 11/15/2021
 Created By: Darielle Criss-McKellar
 Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

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

July 8, 2021

Re: Allianz Life Insurance Company of North America / NAIC #90611 / FEIN #41-1366075
Individual Long-Term Care Insurance 11-P-Q, et al.

Allianz is submitting for review revised long-term care insurance premium rates for the following forms:

Generation Protector II (GP2): 11-P-Q-PA, 11-P-Q-PA(F)

The result of this rate increase on the above policy forms, if approved, is similar to a 25% aggregate rate increase in Pennsylvania. The premium rate increase request varies by benefit period as follows:

2 - 4 Year Benefit Period – 15% rate increase
5 - 8 Year Benefit Period – 25% rate increase
Lifetime Benefit Period – 45% rate increase

These forms were sold from 2006 to 2010 in Pennsylvania, and marketed nationwide from 2006 through 2010. These forms are no longer being issued in any state as Allianz stopped issuing all long-term care insurance in 2010.

As noted in the attached actuarial memorandum, there has been a past rate increase on these policy forms. The Department approved a rate increase of 31.5% on 3/30/2016. The prior rate increase levels were less than the nationwide average request. These forms are in need of an additional premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for. The current premiums are unreasonably low in comparison to the benefits provided. A rate increase on the above policy forms is needed to reduce the losses on this business.

In the interest of balancing the needs of policyholders and rate equity across jurisdictions, we are requesting premium rate increases averaging 25%, which is much lower than we could actuarially justify. This level is in line with our request nationwide on these policy forms. The attached actuarial memorandum contains justification for this premium increase.

To better enable our policyholders to accommodate these revised premium rates, we will be offering the following options (as available):

- Maintain current benefit amounts by paying the increased premium.
- Reduce the percentage rate increase by reducing benefit period
- Lessen the impact of the rate increase by cancelling the benefit increase rider. As a part of this rate increase for a limited time, policyholders who reduce or cancel their COLA benefit riders will maintain all of their past COLA benefit increase percentages through a Policy Endorsement.
- Lessen the impact of the rate increase by reducing benefit amounts and/or benefit riders or lengthening elimination period. A reduction may fully or partially offset the premium increase. Benefit minimum policy requirements apply.
- Elect the reduced paid-up option in the Premium Increase Contingent Benefit Upon Lapse Rider which was approved on 9/11/2020 (SERFF Tracking # ALLB-132270504).

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Subject to Department approval of this filing, we plan to begin implementing this increase in 2021. The increase would be effective on a policy's next anniversary following the implementation date. Policyholders will be notified at least 60 days prior to the effective date of their increase. In the notification, Allianz will lay out the above policyholder options.

If the full requested rate increase is approved and implemented, the Company doesn't currently intend to request any additional rate increases on these policy forms unless experience worsens and the revised rates will be guaranteed not to increase for four years. The Company is also willing to phase-in a larger rate increase over multiple years to lessen the immediate impact on policyholders.

Thank you for your consideration of this filing. If you have any questions or if you need additional information to complete your review, please send an email to Noelle.Destrampe@AllianzLife.com.

Sincerely,

Noelle Destrampe, FSA MAAA
Actuary
Allianz Life Insurance of North America

Company and Contact

Filing Contact Information

Noelle Destrampe, Associate Actuary
5701 Golden Hills Drive
Minneapolis, MN 55416

Noelle.Destrampe@allianzlife.com
763-765-7789 [Phone]

Filing Company Information

Allianz Life Insurance Company of
North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297
(800) 328-5601 ext. [Phone]

CoCode: 90611
Group Code: 761
Group Name:
FEIN Number: 41-1366075

State of Domicile: Minnesota
Company Type: 02
State ID Number:

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: MN is our state of domicile. We are paying the retaliatory fee of \$125.
 Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|---|-----------------|---------------------|---------------|
| Allianz Life Insurance Company of North America | \$125.00 | 07/13/2021 01:08 PM | 204873435 |
| EFT Total | \$125.00 | | |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State:

Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC Rate Increase 2021 - GP2

Project Name/Number:

LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|---------------|------------|----------------|
| Approved | Valerie Romig | 11/15/2021 | 11/15/2021 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|-------------|---------------|------------|----------------|
| Disapproved | Valerie Romig | 10/13/2021 | 10/13/2021 |
| Disapproved | Jim Laverty | 07/26/2021 | 07/26/2021 |

Response Letters

| Responded By | Created On | Date Submitted |
|--------------|------------|----------------|
| Sheila Kleve | 11/09/2021 | 11/10/2021 |
| Sheila Kleve | 09/16/2021 | 09/17/2021 |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company: Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Disposition

Disposition Date: 11/15/2021

Effective Date: 11/15/2021

Status: Approved

Comment: November 15, 2021

Noelle Destrampe, Associate Actuary
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

RE: Proposed aggregate 24.6% increase on 513 policyholders of Allianz LTC forms 11-P-Q-PA and 11-P-Q-PA(F).
Pennsylvania Insurance Department ID # ALLB-132821902

Dear Noelle Destrampe:

The Department approves a capped 20% increase on the above captioned forms. In other words, policyholders that were scheduled to receive increases from 0% to 20% can receive their full increase but those scheduled to receive increases greater than 20% are limited to a maximum increase of 20%.

Sincerely,

Valerie Romig
Actuarial Associate
Bureau of Life, Accident and Health Insurance

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Allianz Life Insurance Company of North America | 18.100% | 18.100% | \$236,993 | 513 | \$1,310,286 | 20.000% | 15.000% |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Transmittal Letter (A&H) | | Yes |
| Supporting Document | Actuarial Certification (A&H) | | Yes |
| Supporting Document | Actuarial Memorandum and Explanatory Information (A&H) | | Yes |
| Supporting Document | Advertisements (A&H) | | Yes |
| Supporting Document | Authorization to File (A&H) | | Yes |
| Supporting Document | Insert Page Explanation (A&H) | | Yes |
| Supporting Document | Rate Table (A&H) | | Yes |
| Supporting Document | Replacement Form with Highlighted Changes (A&H) | | Yes |
| Supporting Document | Advertisement Compliance Certification | | Yes |
| Supporting Document | Reserve Calculation (A&H) | | Yes |
| Supporting Document | Variability Explanation (A&H) | | Yes |
| Supporting Document | Policyholder Notification Letter | | Yes |
| Supporting Document | CONFIDENTIAL Exhibits | | No |
| Supporting Document | Response to 7/26/2021 Objection | | Yes |
| Supporting Document | Response to Objection Received on October 13, 2021 | | Yes |
| Rate (revised) | Generation Protector II | | Yes |
| Rate | Generation Protector II | | No |

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 10/13/2021
Submitted Date 10/13/2021
Respond By Date

Dear Noelle Destrampe,

Introduction:

October 13, 2021

Noelle Destrampe, Associate Actuary
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

RE: Proposed aggregate 24.6% increase on 513 policyholders of Allianz LTC forms 11-P-Q-PA and 11-P-Q-PA(F).
Pennsylvania Insurance Department ID # ALLB-132821902

Dear Noelle Destrampe:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted. Alternatively, we can offer a capped 20% increase. In other words, policyholders that were scheduled to receive increases from 0% to 20% can receive their full increase but those scheduled to receive increases greater than 20% are limited to a maximum increase of 20%.

If Allianz would like to accept our offer, then please respond with an acceptance letter and provide revised rate tables.

Sincerely,

Valerie Romig
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Valerie Romig

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 07/26/2021
Submitted Date 07/26/2021
Respond By Date

Dear Noelle Destrampe,

Introduction:

July 26, 2021

Noelle Destrampe, Associate Actuary
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416

RE: Proposed aggregate 24.6% increase on 513 policyholders of Allianz LTC forms 11-P-Q-PA and 11-P-Q-PA(F).
Pennsylvania Insurance Department ID # ALLB-132821902

Dear Noelle Destrampe:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide the exhibits in this filing in an Excel workbook.
2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 5) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the current Pennsylvania rate level. Please don't group the data until calendar year 2072 (similar to Exhibit 3 and 5, please show 2006 through 2075+).
3. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 5) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. Please don't group the data until calendar year 2072 (similar to Exhibit 3 and 5, please show 2006 through 2075+).
4. How many policies from this block were issued nationwide?
5. How many policies from this block remain in force nationwide?

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6. The policyholder has the option to drop the COLA but keep the rider's accrued benefits. What premium would a policyholder pay if he chose this option?

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Jim Laverty

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State:

Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC Rate Increase 2021 - GP2

Project Name/Number:

LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/09/2021 |
| Submitted Date | 11/10/2021 |

Dear Valerie Romig,

Introduction:

This is in response to your objection.

Response 1

Comments:

A Response to Objection has been attached to the Supporting Documentation Tab.

A Post-Submission Update has been submitted revising the Rate/Rule tab.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Response to Objection Received on October 13, 2021 |
| Comments: | |
| Attachment(s): | Response to Objection Received on October 13 2021 .pdf |

No Form Schedule items changed.

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|-------------------------|-------------------------|--|-------------|---|--|------------------------------------|
| 1 | Generation Protector II | 11-P-Q-PA, 11-P-Q-PA(F) | Revised | Previous State Filing Number: ALLB-130164399 Percent Rate Change Request: 18.1 | PA (Generation Protector 2) Current Rates.pdf, PA (Generation Protector 2) Proposed Rates.pdf, | 11/10/2021 By: Sheila Kleve |
| <i>Previous Version</i> | | | | | | |
| 1 | Generation Protector II | 11-P-Q-PA, 11-P-Q-PA(F) | Revised | Previous State Filing Number: ALLB-130164399 Percent Rate Change Request: 25 | PA (Generation Protector 2) Current Rates.pdf, PA (Generation Protector 2) Proposed Rates.pdf, | 07/13/2021 By: Megan Fensterman |

Conclusion:

Thank you for your continued review of this filing.

Sincerely,

Sheila Kleve

Sincerely,

Sheila Kleve

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company: Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 09/16/2021 |
| Submitted Date | 09/17/2021 |

Dear Valerie Romig,

Introduction:

This is in response to your 7/26/2021 objection.

Response 1

Comments:

The objection response and exhibits have been attached to the Supporting Documentation Tab.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response to 7/26/2021 Objection |
| Comments: | |
| Attachment(s): | Response to Objection Received on July 26 2021.pdf Attachments 1 and 2 - GP2 - PA.xlsx |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this filing.

Sincerely,

Megan Fensterman

Sincerely,

Sheila Kleve

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2021 - GP2
Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Post Submission Update Request Processed On 11/15/2021

Status: Allowed
 Created By: Sheila Kleve
 Processed By: Valerie Romig
 Comments:

Company Rate Information:

Company Name:Allianz Life Insurance Company of North America

| Field Name | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Indicated Change | 18.100% | 24.600% |
| Overall % Rate Impact | 18.100% | 24.600% |
| Written Premium Change for this Program | \$236993 | \$322652 |
| Maximum %Change (where required) | 20.000% | 45.000% |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company: Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 31.500%
 Effective Date of Last Rate Revision: 01/27/2017
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: ALLB-130164399

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Allianz Life Insurance Company of North America | 18.100% | 18.100% | \$236,993 | 513 | \$1,310,286 | 20.000% | 15.000% |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State:

Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC Rate Increase 2021 - GP2

Project Name/Number:

LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|-------------------------|---|-------------|---|--|
| 1 | | Generation Protector II | 11-P-Q-PA, 11-P-Q-PA(F) | Revised | Previous State Filing Number: ALLB-130164399 Percent Rate Change Request: 18.1 | PA (Generation Protector 2) Current Rates.pdf, PA (Generation Protector 2) Proposed Rates.pdf, |

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from \$50 - \$99

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 40 | 43 | 47 | 50 | 55 | 64 | 41 | 45 | 49 | 51 | 57 | 67 | 46 | 51 | 53 | 57 | 62 | 74 |
| 41 | 40 | 43 | 47 | 50 | 55 | 64 | 41 | 45 | 49 | 52 | 58 | 67 | 46 | 51 | 53 | 57 | 63 | 74 |
| 42 | 40 | 43 | 48 | 51 | 56 | 65 | 41 | 45 | 50 | 52 | 58 | 68 | 46 | 51 | 54 | 58 | 63 | 75 |
| 43 | 41 | 45 | 49 | 52 | 57 | 67 | 42 | 46 | 51 | 53 | 59 | 69 | 47 | 52 | 55 | 59 | 65 | 76 |
| 44 | 42 | 46 | 50 | 53 | 58 | 68 | 43 | 47 | 52 | 54 | 60 | 71 | 48 | 53 | 56 | 60 | 66 | 78 |
| 45 | 43 | 48 | 51 | 54 | 59 | 69 | 44 | 48 | 53 | 55 | 61 | 72 | 49 | 54 | 57 | 61 | 67 | 79 |
| 46 | 44 | 49 | 52 | 55 | 60 | 71 | 45 | 49 | 54 | 56 | 62 | 74 | 50 | 55 | 59 | 62 | 68 | 80 |
| 47 | 45 | 51 | 53 | 56 | 61 | 72 | 47 | 50 | 55 | 57 | 63 | 75 | 51 | 57 | 60 | 63 | 70 | 82 |
| 48 | 46 | 51 | 54 | 57 | 62 | 74 | 47 | 51 | 56 | 58 | 63 | 77 | 52 | 57 | 61 | 64 | 70 | 84 |
| 49 | 46 | 52 | 55 | 58 | 63 | 76 | 48 | 52 | 56 | 59 | 64 | 78 | 52 | 57 | 61 | 64 | 71 | 85 |
| 50 | 47 | 52 | 55 | 58 | 63 | 78 | 48 | 53 | 57 | 60 | 65 | 80 | 53 | 58 | 62 | 65 | 72 | 87 |
| 51 | 48 | 53 | 56 | 59 | 64 | 79 | 49 | 54 | 57 | 60 | 66 | 82 | 54 | 58 | 63 | 65 | 73 | 89 |
| 52 | 49 | 54 | 57 | 60 | 65 | 81 | 50 | 54 | 58 | 61 | 67 | 83 | 55 | 58 | 64 | 66 | 74 | 91 |
| 53 | 50 | 55 | 60 | 63 | 68 | 85 | 51 | 56 | 61 | 64 | 70 | 87 | 57 | 61 | 66 | 69 | 77 | 95 |
| 54 | 52 | 57 | 62 | 66 | 72 | 89 | 53 | 58 | 63 | 67 | 74 | 91 | 58 | 63 | 69 | 72 | 81 | 99 |
| 55 | 54 | 59 | 64 | 68 | 75 | 94 | 55 | 60 | 66 | 70 | 77 | 95 | 60 | 65 | 72 | 75 | 85 | 104 |
| 56 | 56 | 61 | 67 | 71 | 79 | 98 | 57 | 62 | 68 | 73 | 80 | 100 | 62 | 67 | 74 | 79 | 88 | 108 |
| 57 | 58 | 63 | 69 | 74 | 82 | 102 | 58 | 63 | 71 | 76 | 84 | 104 | 64 | 70 | 77 | 82 | 92 | 112 |
| 58 | 62 | 67 | 75 | 80 | 89 | 110 | 63 | 68 | 77 | 82 | 91 | 113 | 69 | 75 | 84 | 89 | 99 | 122 |
| 59 | 67 | 72 | 81 | 86 | 96 | 119 | 67 | 73 | 83 | 89 | 98 | 122 | 74 | 80 | 90 | 95 | 107 | 132 |
| 60 | 71 | 76 | 87 | 92 | 102 | 128 | 72 | 78 | 88 | 95 | 105 | 132 | 79 | 85 | 97 | 102 | 114 | 143 |
| 61 | 76 | 81 | 92 | 98 | 109 | 136 | 76 | 83 | 94 | 101 | 112 | 141 | 84 | 90 | 103 | 109 | 122 | 153 |
| 62 | 80 | 86 | 98 | 105 | 116 | 145 | 81 | 87 | 100 | 108 | 119 | 150 | 89 | 95 | 109 | 116 | 129 | 163 |
| 63 | 88 | 94 | 108 | 116 | 128 | 160 | 89 | 96 | 110 | 119 | 132 | 166 | 97 | 104 | 120 | 129 | 143 | 180 |
| 64 | 95 | 103 | 117 | 127 | 140 | 175 | 96 | 105 | 119 | 131 | 145 | 181 | 105 | 114 | 130 | 141 | 157 | 197 |
| 65 | 103 | 111 | 126 | 139 | 152 | 191 | 104 | 113 | 129 | 142 | 159 | 197 | 114 | 123 | 141 | 154 | 170 | 214 |
| 66 | 111 | 120 | 136 | 150 | 165 | 206 | 112 | 122 | 138 | 154 | 172 | 212 | 122 | 133 | 151 | 167 | 184 | 231 |
| 67 | 118 | 128 | 145 | 161 | 177 | 221 | 120 | 131 | 148 | 165 | 185 | 228 | 130 | 142 | 162 | 180 | 198 | 248 |
| 68 | 135 | 145 | 164 | 184 | 202 | 249 | 137 | 149 | 168 | 189 | 211 | 257 | 148 | 162 | 183 | 205 | 227 | 281 |
| 69 | 151 | 163 | 182 | 207 | 227 | 277 | 153 | 166 | 187 | 213 | 236 | 287 | 167 | 181 | 204 | 231 | 255 | 313 |
| 70 | 167 | 180 | 201 | 230 | 252 | 305 | 170 | 184 | 207 | 236 | 262 | 316 | 185 | 201 | 225 | 257 | 284 | 345 |
| 71 | 183 | 197 | 219 | 252 | 277 | 333 | 186 | 202 | 227 | 260 | 287 | 346 | 203 | 220 | 246 | 283 | 313 | 377 |
| 72 | 199 | 214 | 238 | 275 | 302 | 360 | 203 | 220 | 247 | 284 | 313 | 375 | 221 | 239 | 267 | 309 | 342 | 409 |
| 73 | 226 | 243 | 271 | 314 | 344 | 409 | 230 | 250 | 280 | 324 | 357 | 426 | 251 | 272 | 302 | 352 | 390 | 464 |
| 74 | 253 | 272 | 303 | 352 | 387 | 457 | 258 | 279 | 314 | 363 | 401 | 476 | 281 | 304 | 337 | 395 | 438 | 519 |
| 75 | 280 | 301 | 336 | 391 | 430 | 505 | 286 | 309 | 347 | 403 | 446 | 526 | 312 | 337 | 373 | 439 | 486 | 574 |
| 76 | 307 | 330 | 369 | 429 | 472 | 553 | 313 | 339 | 381 | 443 | 490 | 577 | 342 | 369 | 408 | 482 | 533 | 628 |
| 77 | 334 | 359 | 401 | 468 | 515 | 602 | 341 | 369 | 414 | 483 | 534 | 627 | 372 | 402 | 443 | 526 | 581 | 683 |
| 78 | 376 | 403 | 446 | 511 | 564 | 660 | 384 | 413 | 460 | 527 | 585 | 688 | 419 | 450 | 495 | 574 | 642 | 749 |
| 79 | 419 | 446 | 491 | 554 | 614 | 718 | 427 | 458 | 506 | 571 | 636 | 749 | 466 | 499 | 546 | 622 | 703 | 816 |
| 80 | 461 | 490 | 535 | 597 | 663 | 777 | 471 | 502 | 552 | 615 | 687 | 810 | 513 | 548 | 598 | 670 | 764 | 882 |
| 81 | 504 | 533 | 580 | 640 | 712 | 835 | 514 | 547 | 597 | 659 | 738 | 870 | 560 | 596 | 650 | 719 | 825 | 948 |
| 82 | 547 | 577 | 624 | 682 | 762 | 894 | 558 | 591 | 643 | 703 | 789 | 931 | 607 | 645 | 701 | 767 | 886 | 1,015 |
| 83 | 601 | 636 | 690 | 757 | 845 | 991 | 614 | 652 | 711 | 780 | 876 | 1,035 | 655 | 711 | 776 | 850 | 983 | 1,127 |
| 84 | 663 | 700 | 763 | 839 | 937 | 1,099 | 677 | 719 | 787 | 865 | 971 | 1,148 | 721 | 783 | 857 | 943 | 1,091 | 1,252 |

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from \$100 - \$500

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 32 | 36 | 40 | 42 | 47 | 57 | 33 | 37 | 41 | 44 | 49 | 60 | 37 | 41 | 45 | 49 | 54 | 66 |
| 41 | 32 | 36 | 40 | 42 | 47 | 57 | 33 | 37 | 41 | 45 | 50 | 60 | 37 | 41 | 45 | 49 | 55 | 66 |
| 42 | 32 | 36 | 41 | 43 | 48 | 58 | 33 | 37 | 42 | 45 | 50 | 61 | 37 | 42 | 46 | 50 | 55 | 67 |
| 43 | 33 | 37 | 42 | 44 | 49 | 60 | 34 | 38 | 43 | 45 | 51 | 62 | 38 | 43 | 47 | 50 | 56 | 68 |
| 44 | 34 | 38 | 42 | 45 | 50 | 61 | 35 | 39 | 44 | 46 | 51 | 63 | 39 | 44 | 48 | 51 | 57 | 69 |
| 45 | 35 | 39 | 43 | 46 | 51 | 62 | 36 | 39 | 45 | 47 | 52 | 64 | 40 | 44 | 48 | 52 | 58 | 71 |
| 46 | 36 | 40 | 44 | 47 | 52 | 63 | 37 | 40 | 45 | 48 | 53 | 66 | 40 | 45 | 49 | 53 | 59 | 72 |
| 47 | 36 | 41 | 44 | 47 | 53 | 64 | 38 | 41 | 46 | 49 | 54 | 67 | 41 | 46 | 50 | 53 | 60 | 73 |
| 48 | 37 | 42 | 45 | 48 | 54 | 66 | 38 | 42 | 47 | 49 | 55 | 68 | 42 | 47 | 51 | 54 | 61 | 75 |
| 49 | 37 | 43 | 46 | 49 | 54 | 68 | 38 | 43 | 47 | 50 | 56 | 70 | 42 | 47 | 52 | 55 | 62 | 77 |
| 50 | 38 | 43 | 47 | 50 | 55 | 70 | 39 | 44 | 48 | 51 | 56 | 72 | 43 | 48 | 52 | 55 | 62 | 78 |
| 51 | 39 | 44 | 47 | 51 | 56 | 71 | 39 | 45 | 48 | 51 | 57 | 73 | 43 | 48 | 53 | 56 | 63 | 80 |
| 52 | 39 | 45 | 48 | 51 | 56 | 73 | 40 | 45 | 49 | 52 | 58 | 75 | 44 | 49 | 54 | 57 | 64 | 82 |
| 53 | 41 | 46 | 50 | 54 | 59 | 77 | 41 | 47 | 51 | 54 | 61 | 78 | 45 | 50 | 56 | 59 | 67 | 85 |
| 54 | 42 | 47 | 52 | 56 | 62 | 80 | 43 | 48 | 53 | 57 | 63 | 82 | 47 | 52 | 58 | 61 | 70 | 89 |
| 55 | 43 | 49 | 54 | 58 | 64 | 84 | 44 | 50 | 55 | 59 | 66 | 85 | 48 | 54 | 60 | 64 | 72 | 93 |
| 56 | 45 | 50 | 56 | 60 | 67 | 87 | 45 | 51 | 57 | 61 | 68 | 89 | 50 | 56 | 62 | 66 | 75 | 96 |
| 57 | 46 | 52 | 57 | 62 | 69 | 91 | 47 | 52 | 59 | 64 | 71 | 93 | 51 | 58 | 64 | 69 | 78 | 100 |
| 58 | 50 | 55 | 62 | 67 | 75 | 98 | 50 | 56 | 64 | 69 | 77 | 100 | 55 | 62 | 69 | 74 | 84 | 108 |
| 59 | 53 | 59 | 66 | 72 | 80 | 105 | 54 | 60 | 68 | 74 | 82 | 108 | 59 | 66 | 74 | 79 | 90 | 117 |
| 60 | 57 | 63 | 71 | 77 | 86 | 112 | 57 | 64 | 72 | 79 | 88 | 115 | 63 | 70 | 79 | 85 | 96 | 125 |
| 61 | 60 | 66 | 75 | 82 | 91 | 119 | 61 | 68 | 77 | 84 | 93 | 123 | 67 | 74 | 84 | 90 | 102 | 133 |
| 62 | 64 | 70 | 80 | 86 | 97 | 126 | 64 | 72 | 81 | 89 | 99 | 131 | 71 | 78 | 89 | 96 | 108 | 142 |
| 63 | 70 | 77 | 88 | 95 | 106 | 139 | 70 | 78 | 90 | 98 | 110 | 144 | 77 | 85 | 98 | 106 | 119 | 156 |
| 64 | 76 | 83 | 96 | 104 | 116 | 152 | 76 | 85 | 98 | 107 | 121 | 158 | 84 | 93 | 107 | 116 | 130 | 171 |
| 65 | 82 | 90 | 105 | 113 | 126 | 166 | 83 | 92 | 106 | 116 | 131 | 171 | 90 | 100 | 116 | 126 | 141 | 186 |
| 66 | 88 | 97 | 113 | 122 | 136 | 179 | 89 | 99 | 115 | 125 | 142 | 185 | 97 | 107 | 126 | 136 | 152 | 201 |
| 67 | 94 | 103 | 121 | 131 | 146 | 192 | 95 | 106 | 123 | 134 | 153 | 198 | 103 | 115 | 135 | 146 | 164 | 216 |
| 68 | 106 | 117 | 136 | 150 | 166 | 216 | 108 | 120 | 140 | 154 | 174 | 223 | 117 | 130 | 152 | 167 | 187 | 243 |
| 69 | 119 | 131 | 152 | 168 | 187 | 239 | 121 | 134 | 156 | 173 | 194 | 247 | 131 | 146 | 170 | 188 | 210 | 270 |
| 70 | 131 | 144 | 167 | 187 | 207 | 262 | 133 | 148 | 173 | 192 | 215 | 272 | 145 | 161 | 187 | 209 | 234 | 296 |
| 71 | 143 | 158 | 183 | 205 | 227 | 285 | 146 | 162 | 189 | 211 | 236 | 296 | 159 | 176 | 205 | 230 | 257 | 323 |
| 72 | 155 | 172 | 198 | 224 | 247 | 308 | 159 | 176 | 206 | 231 | 257 | 321 | 173 | 192 | 222 | 251 | 280 | 350 |
| 73 | 176 | 194 | 226 | 255 | 282 | 349 | 179 | 199 | 234 | 263 | 293 | 364 | 195 | 217 | 252 | 286 | 319 | 397 |
| 74 | 196 | 217 | 253 | 286 | 317 | 390 | 200 | 222 | 262 | 296 | 329 | 407 | 218 | 242 | 281 | 321 | 359 | 443 |
| 75 | 216 | 240 | 280 | 318 | 352 | 432 | 221 | 246 | 290 | 328 | 365 | 450 | 241 | 268 | 311 | 357 | 398 | 490 |
| 76 | 236 | 262 | 307 | 349 | 387 | 473 | 241 | 269 | 317 | 361 | 402 | 493 | 264 | 293 | 340 | 392 | 437 | 537 |
| 77 | 257 | 285 | 334 | 380 | 422 | 514 | 262 | 293 | 345 | 393 | 438 | 536 | 286 | 319 | 369 | 427 | 477 | 584 |
| 78 | 288 | 319 | 372 | 416 | 462 | 564 | 293 | 327 | 383 | 430 | 480 | 588 | 320 | 357 | 412 | 468 | 526 | 640 |
| 79 | 318 | 353 | 409 | 452 | 503 | 614 | 325 | 362 | 422 | 466 | 521 | 640 | 354 | 395 | 455 | 508 | 576 | 697 |
| 80 | 349 | 387 | 446 | 488 | 543 | 664 | 356 | 396 | 460 | 503 | 563 | 692 | 388 | 432 | 498 | 548 | 626 | 754 |
| 81 | 380 | 420 | 483 | 524 | 584 | 714 | 388 | 431 | 498 | 540 | 605 | 744 | 422 | 470 | 541 | 588 | 676 | 810 |
| 82 | 411 | 454 | 520 | 559 | 625 | 764 | 419 | 466 | 536 | 576 | 647 | 796 | 456 | 508 | 584 | 629 | 726 | 867 |
| 83 | 452 | 501 | 575 | 621 | 693 | 847 | 462 | 513 | 593 | 640 | 718 | 884 | 493 | 560 | 646 | 697 | 805 | 963 |
| 84 | 499 | 551 | 636 | 688 | 768 | 939 | 509 | 566 | 656 | 709 | 796 | 981 | 542 | 616 | 714 | 773 | 894 | 1,070 |

Generation Protector 2 (Current)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Rider Premium Rates and Premium Factors

Factors applied to base premium rates

| Age | 5% Compound COLA | 4% Compound COLA | 3% Compound COLA | 5% Simple COLA | 5% Compound COLA w/ 2x Cap | 10-pay | Paid-up at age 65 | SBP | Spousal Survivorship | Benefit Period | Restoration of Benefits | | |
|-------|------------------------|------------------------|------------------------|----------------------|-------------------------------------|--------|----------------------|------|-------------------------|----------------------------|----------------------------|-------------------------|------------------------|
| 18-40 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 2 year | 1.08 | | |
| 41 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 3 year | 1.05 | | |
| 42 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 4 year | 1.04 | | |
| 43 | 3.84 | 3.04 | 2.22 | 2.15 | 1.92 | 3.63 | 1.78 | 1.20 | 1.12 | 5 year | 1.04 | | |
| 44 | 3.83 | 3.02 | 2.22 | 2.15 | 1.92 | 3.53 | 1.80 | 1.20 | 1.12 | 8 year | 1.04 | | |
| 45 | 3.81 | 3.02 | 2.22 | 2.16 | 1.92 | 3.44 | 1.83 | 1.21 | 1.12 | Lifetime | N / A | | |
| 46 | 3.80 | 3.01 | 2.22 | 2.16 | 1.92 | 3.34 | 1.85 | 1.21 | 1.12 | | | | |
| 47 | 3.78 | 3.00 | 2.22 | 2.16 | 1.92 | 3.25 | 1.88 | 1.21 | 1.12 | | | | |
| 48 | 3.75 | 2.98 | 2.22 | 2.15 | 1.92 | 3.18 | 1.95 | 1.21 | 1.12 | | | Spousal Shared Care | Spousal Shared Care |
| 49 | 3.73 | 2.97 | 2.22 | 2.15 | 1.92 | 3.10 | 2.03 | 1.22 | 1.12 | Benefit Period | (with no residual) | (with 1 yr residual) | |
| 50 | 3.71 | 2.97 | 2.21 | 2.14 | 1.92 | 3.03 | 2.10 | 1.22 | 1.12 | | | | |
| 51 | 3.68 | 2.96 | 2.21 | 2.14 | 1.92 | 2.95 | 2.18 | 1.22 | 1.12 | 2 year | 1.21 | 1.12 | |
| 52 | 3.65 | 2.94 | 2.21 | 2.12 | 1.92 | 2.88 | 2.25 | 1.22 | 1.12 | 3 year | 1.14 | 1.11 | |
| 53 | 3.57 | 2.89 | 2.17 | 2.11 | 1.92 | 2.81 | 2.39 | 1.23 | 1.12 | 4 year | 1.09 | 1.08 | |
| 54 | 3.48 | 2.82 | 2.14 | 2.10 | 1.92 | 2.74 | 2.52 | 1.23 | 1.12 | 5 year | 1.06 | 1.05 | |
| 55 | 3.38 | 2.77 | 2.11 | 2.09 | 1.92 | 2.66 | - | 1.23 | 1.12 | 8 year | 1.02 | 1.02 | |
| 56 | 3.29 | 2.70 | 2.08 | 2.08 | 1.92 | 2.59 | - | 1.23 | 1.11 | Lifetime | N / A | N / A | |
| 57 | 3.20 | 2.65 | 2.04 | 2.06 | 1.92 | 2.52 | - | 1.24 | 1.11 | | | | |
| 58 | 3.16 | 2.62 | 2.02 | 2.05 | 1.92 | 2.45 | - | 1.24 | 1.11 | | | | |
| 59 | 3.12 | 2.58 | 1.99 | 2.04 | 1.91 | 2.37 | - | 1.24 | 1.11 | | | | |
| 60 | 3.09 | 2.55 | 1.97 | 2.04 | 1.91 | 2.30 | - | 1.24 | 1.11 | | | | |
| 61 | 3.04 | 2.51 | 1.94 | 2.03 | 1.90 | 2.22 | - | 1.25 | 1.11 | | | | |
| 62 | 3.00 | 2.48 | 1.92 | 2.02 | 1.90 | 2.15 | - | 1.25 | 1.11 | HCC Monthly Benefit | | 1.06 | |
| 63 | 2.94 | 2.44 | 1.90 | 1.99 | 1.88 | 2.08 | - | 1.25 | 1.11 | Spousal Waiver of Premium | | 1.03 | |
| 64 | 2.88 | 2.40 | 1.87 | 1.97 | 1.87 | 2.02 | - | 1.25 | 1.11 | HCC Calendar Day EP | | 1.02 | |
| 65 | 2.81 | 2.35 | 1.85 | 1.96 | 1.87 | 1.95 | - | 1.26 | 1.11 | Waiver of HCC EP | | 1.12 | |
| 66 | 2.75 | 2.31 | 1.82 | 1.93 | 1.86 | 1.89 | - | 1.26 | 1.10 | | | | |
| 67 | 2.70 | 2.27 | 1.80 | 1.91 | 1.85 | 1.82 | - | 1.26 | 1.10 | Monthly Indemnity Benefit | | | |
| 68 | 2.64 | 2.23 | 1.78 | 1.88 | 1.84 | 1.76 | - | 1.26 | 1.10 | 10% | | 1.04 | |
| 69 | 2.58 | 2.19 | 1.75 | 1.86 | 1.82 | 1.71 | - | 1.27 | 1.10 | 25% | | 1.10 | |
| 70 | 2.52 | 2.15 | 1.73 | 1.85 | 1.81 | 1.65 | - | 1.27 | 1.09 | 50% | | 1.23 | |
| 71 | 2.46 | 2.11 | 1.70 | 1.82 | 1.80 | 1.60 | - | 1.27 | 1.08 | 100% (age < 60) | | 2.57 | |
| 72 | 2.41 | 2.07 | 1.68 | 1.80 | 1.79 | 1.54 | - | 1.27 | 1.07 | 100% (age 60+) | | 2.23 | |
| 73 | 2.36 | 2.04 | 1.67 | 1.78 | 1.78 | 1.48 | - | 1.28 | 1.06 | | | | |
| 74 | 2.32 | 2.01 | 1.64 | 1.76 | 1.76 | 1.42 | - | 1.28 | 1.05 | Elimination Period Factors | | | |
| 75 | 2.28 | 1.97 | 1.63 | 1.74 | 1.74 | 1.37 | - | 1.28 | 1.04 | 7 Day | | 1.30 | |
| 76 | 2.23 | 1.94 | 1.61 | 1.73 | 1.73 | 1.31 | - | 1.28 | 1.03 | 30 Day | | 1.18 | |
| 77 | 2.19 | 1.92 | 1.60 | 1.70 | 1.72 | 1.25 | - | 1.29 | 1.02 | 60 Day | | 1.08 | |
| 78 | 2.16 | 1.89 | 1.58 | 1.69 | 1.70 | 1.22 | - | 1.29 | 1.02 | 90 Day | | 1.00 | |
| 79 | 2.12 | 1.86 | 1.56 | 1.68 | 1.69 | 1.19 | - | 1.29 | 1.02 | 180 Day | | 0.90 | |
| 80 | 2.09 | 1.85 | 1.55 | 1.66 | 1.68 | 1.16 | - | 1.29 | 1.02 | 365 Day | | 0.80 | |
| 81 | 2.04 | 1.82 | 1.52 | 1.64 | 1.67 | 1.13 | - | 1.30 | 1.02 | | | | |
| 82 | 2.01 | 1.80 | 1.51 | 1.63 | 1.66 | 1.10 | - | 1.30 | 1.02 | Risk Class Factors | | | |
| 83 | 1.99 | 1.77 | 1.50 | 1.62 | 1.63 | 1.09 | - | 1.30 | 1.02 | Preferred Plus | | 0.85 | |
| 84 | 1.96 | 1.76 | 1.49 | 1.61 | 1.61 | 1.08 | - | 1.30 | 1.02 | Preferred | | 1.00 | |
| | | | | | | | | | | Standard | | 1.20 | |
| | | | | | | | | | | Select I | | 1.50 | |
| | | | | | | | | | | Select II | | 1.80 | |
| | | | | | | | | | | Select III | | 2.30 | |
| | | | | | | | | | | Select IV | | 3.00 | |
| | | | | | | | | | | Modal Premium Factors | | | |
| | | | | | | | | | | Annual | | 1.000 | |
| | | | | | | | | | | Semi-annual | | 0.520 | |
| | | | | | | | | | | Quarterly | | 0.265 | |
| | | | | | | | | | | Monthly | | 0.087 | |
| | | | | | | | | | | Monthly List Bill | | 0.090 | |
| | | | | | | | | | | Discount Factors | | | |
| | | | | | | | | | | Married | | 0.90 | |
| | | | | | | | | | | Spousal | | 0.70 | |

Coverage Enhancement Rider
Daily Benefit Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 44 | 49 | 54 | 57 | 64 | 78 | 45 | 50 | 56 | 61 | 67 | 82 | 50 | 56 | 61 | 67 | 73 | 90 |
| 41 | 44 | 49 | 54 | 57 | 64 | 78 | 45 | 50 | 56 | 61 | 68 | 82 | 50 | 56 | 61 | 67 | 75 | 90 |
| 42 | 44 | 49 | 56 | 59 | 66 | 79 | 46 | 51 | 57 | 61 | 68 | 83 | 51 | 57 | 62 | 67 | 74 | 91 |
| 43 | 44 | 50 | 56 | 59 | 66 | 80 | 46 | 51 | 57 | 61 | 68 | 83 | 51 | 57 | 63 | 67 | 75 | 91 |
| 44 | 45 | 50 | 56 | 59 | 66 | 80 | 46 | 51 | 57 | 61 | 68 | 83 | 51 | 58 | 63 | 67 | 75 | 91 |
| 45 | 45 | 51 | 56 | 59 | 66 | 80 | 47 | 51 | 57 | 61 | 68 | 84 | 51 | 58 | 63 | 67 | 75 | 92 |
| 46 | 45 | 51 | 56 | 60 | 66 | 81 | 47 | 51 | 57 | 61 | 68 | 84 | 52 | 58 | 63 | 67 | 75 | 92 |
| 47 | 46 | 52 | 56 | 60 | 67 | 81 | 47 | 52 | 57 | 61 | 68 | 84 | 52 | 58 | 63 | 67 | 76 | 92 |
| 48 | 47 | 53 | 57 | 61 | 67 | 83 | 48 | 53 | 58 | 62 | 69 | 86 | 53 | 59 | 64 | 68 | 77 | 94 |
| 49 | 48 | 54 | 58 | 62 | 68 | 86 | 49 | 54 | 59 | 63 | 70 | 88 | 53 | 59 | 65 | 69 | 78 | 96 |
| 50 | 49 | 55 | 59 | 63 | 69 | 88 | 50 | 55 | 60 | 64 | 71 | 90 | 54 | 60 | 66 | 70 | 79 | 99 |
| 51 | 50 | 55 | 61 | 64 | 70 | 90 | 51 | 56 | 61 | 65 | 72 | 92 | 55 | 61 | 67 | 70 | 80 | 101 |
| 52 | 50 | 56 | 62 | 65 | 71 | 92 | 51 | 57 | 61 | 66 | 73 | 94 | 56 | 61 | 68 | 71 | 81 | 103 |
| 53 | 51 | 57 | 63 | 66 | 73 | 95 | 52 | 58 | 63 | 67 | 75 | 97 | 56 | 62 | 69 | 73 | 83 | 106 |
| 54 | 52 | 58 | 64 | 68 | 75 | 97 | 53 | 59 | 64 | 69 | 77 | 100 | 57 | 63 | 70 | 75 | 85 | 108 |
| 55 | 52 | 59 | 65 | 69 | 77 | 100 | 53 | 59 | 66 | 71 | 79 | 102 | 58 | 65 | 72 | 76 | 86 | 111 |
| 56 | 53 | 59 | 66 | 71 | 79 | 103 | 54 | 60 | 67 | 72 | 81 | 105 | 59 | 66 | 73 | 78 | 88 | 113 |
| 57 | 54 | 60 | 67 | 72 | 81 | 105 | 55 | 61 | 69 | 74 | 82 | 107 | 59 | 67 | 75 | 80 | 90 | 116 |
| 58 | 57 | 63 | 70 | 76 | 85 | 111 | 57 | 64 | 72 | 78 | 87 | 114 | 62 | 70 | 78 | 84 | 95 | 123 |
| 59 | 59 | 66 | 74 | 80 | 89 | 117 | 60 | 67 | 76 | 82 | 91 | 120 | 66 | 73 | 82 | 88 | 100 | 130 |
| 60 | 62 | 69 | 78 | 84 | 94 | 122 | 63 | 70 | 79 | 86 | 96 | 126 | 69 | 76 | 86 | 93 | 105 | 136 |
| 61 | 65 | 71 | 81 | 88 | 98 | 128 | 66 | 73 | 83 | 90 | 100 | 132 | 72 | 79 | 90 | 97 | 109 | 143 |
| 62 | 68 | 74 | 85 | 92 | 102 | 133 | 68 | 76 | 86 | 94 | 105 | 139 | 75 | 82 | 93 | 101 | 114 | 150 |
| 63 | 74 | 81 | 93 | 101 | 113 | 147 | 75 | 83 | 95 | 104 | 116 | 152 | 82 | 90 | 103 | 112 | 126 | 165 |
| 64 | 80 | 88 | 102 | 110 | 123 | 161 | 81 | 90 | 103 | 113 | 126 | 166 | 88 | 98 | 113 | 122 | 137 | 181 |
| 65 | 86 | 95 | 110 | 119 | 133 | 175 | 87 | 97 | 112 | 122 | 137 | 180 | 95 | 105 | 122 | 133 | 149 | 196 |
| 66 | 93 | 102 | 119 | 129 | 143 | 188 | 94 | 104 | 121 | 132 | 147 | 194 | 102 | 113 | 132 | 143 | 160 | 211 |
| 67 | 99 | 109 | 127 | 138 | 153 | 202 | 100 | 111 | 129 | 141 | 158 | 208 | 109 | 121 | 141 | 153 | 172 | 227 |
| 68 | 112 | 123 | 143 | 157 | 175 | 226 | 113 | 126 | 146 | 161 | 180 | 234 | 123 | 137 | 160 | 175 | 196 | 255 |
| 69 | 125 | 137 | 160 | 177 | 196 | 251 | 127 | 140 | 163 | 182 | 202 | 259 | 138 | 153 | 178 | 197 | 221 | 283 |
| 70 | 138 | 152 | 176 | 196 | 217 | 275 | 140 | 155 | 180 | 202 | 225 | 285 | 152 | 169 | 197 | 219 | 245 | 311 |
| 71 | 151 | 166 | 192 | 215 | 239 | 299 | 153 | 170 | 197 | 222 | 247 | 311 | 167 | 185 | 215 | 241 | 270 | 339 |
| 72 | 164 | 180 | 208 | 235 | 260 | 323 | 167 | 185 | 214 | 242 | 269 | 337 | 181 | 201 | 233 | 263 | 294 | 367 |
| 73 | 185 | 204 | 236 | 268 | 296 | 367 | 189 | 209 | 242 | 276 | 307 | 382 | 205 | 228 | 264 | 300 | 335 | 417 |
| 74 | 206 | 228 | 263 | 301 | 333 | 410 | 211 | 234 | 271 | 310 | 345 | 427 | 229 | 255 | 295 | 338 | 377 | 466 |
| 75 | 228 | 252 | 290 | 334 | 370 | 453 | 233 | 258 | 299 | 344 | 384 | 472 | 253 | 281 | 326 | 375 | 418 | 515 |
| 76 | 249 | 276 | 317 | 367 | 406 | 497 | 254 | 283 | 328 | 379 | 422 | 517 | 277 | 308 | 357 | 412 | 459 | 564 |
| 77 | 271 | 299 | 345 | 399 | 443 | 540 | 276 | 307 | 356 | 413 | 460 | 563 | 301 | 335 | 388 | 449 | 500 | 613 |
| 78 | 303 | 335 | 385 | 437 | 489 | 592 | 309 | 344 | 397 | 451 | 508 | 617 | 336 | 375 | 433 | 491 | 553 | 673 |
| 79 | 335 | 370 | 425 | 475 | 536 | 645 | 342 | 380 | 439 | 490 | 555 | 672 | 372 | 414 | 478 | 533 | 605 | 732 |
| 80 | 367 | 406 | 466 | 512 | 582 | 697 | 375 | 416 | 480 | 528 | 603 | 727 | 408 | 454 | 523 | 575 | 657 | 792 |
| 81 | 399 | 442 | 506 | 550 | 629 | 750 | 407 | 453 | 521 | 567 | 651 | 781 | 443 | 494 | 568 | 618 | 710 | 851 |
| 82 | 431 | 477 | 546 | 587 | 675 | 802 | 440 | 489 | 563 | 605 | 699 | 836 | 479 | 533 | 614 | 660 | 762 | 911 |
| 83 | 475 | 526 | 604 | 652 | 749 | 890 | 485 | 539 | 622 | 672 | 776 | 928 | 517 | 588 | 679 | 732 | 846 | 1,012 |
| 84 | 524 | 579 | 668 | 722 | 830 | 986 | 534 | 594 | 688 | 744 | 861 | 1,031 | 569 | 647 | 750 | 812 | 939 | 1,123 |

Coverage Enhancement Rider
Benefit Period Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| From: To: Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | |
|---------------------|--|------------------|------------------|------------------|---|------------------|------------------|------------------|---|------------------|------------------|------------------|
| | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year |
| 18-40 | 17 | 18 | 18 | 22 | 17 | 19 | 20 | 22 | 19 | 20 | 22 | 25 |
| 41 | 17 | 18 | 18 | 22 | 17 | 19 | 20 | 23 | 19 | 20 | 22 | 25 |
| 42 | 17 | 18 | 18 | 22 | 17 | 19 | 19 | 23 | 19 | 20 | 22 | 25 |
| 43 | 16 | 18 | 18 | 22 | 17 | 19 | 18 | 22 | 19 | 20 | 21 | 24 |
| 44 | 16 | 18 | 17 | 21 | 16 | 18 | 18 | 21 | 19 | 19 | 20 | 24 |
| 45 | 16 | 17 | 16 | 20 | 15 | 18 | 17 | 21 | 18 | 18 | 19 | 23 |
| 46 | 16 | 16 | 16 | 20 | 15 | 17 | 17 | 20 | 17 | 18 | 18 | 23 |
| 47 | 16 | 15 | 15 | 19 | 15 | 16 | 16 | 19 | 17 | 17 | 17 | 23 |
| 48 | 16 | 15 | 15 | 19 | 15 | 16 | 16 | 20 | 17 | 18 | 17 | 23 |
| 49 | 16 | 16 | 16 | 19 | 15 | 16 | 16 | 20 | 17 | 18 | 17 | 23 |
| 50 | 16 | 16 | 16 | 19 | 15 | 16 | 17 | 20 | 17 | 18 | 17 | 23 |
| 51 | 16 | 17 | 16 | 19 | 15 | 16 | 17 | 21 | 17 | 19 | 17 | 23 |
| 52 | 16 | 17 | 16 | 19 | 15 | 16 | 17 | 21 | 17 | 19 | 17 | 23 |
| 53 | 16 | 17 | 16 | 19 | 15 | 16 | 16 | 21 | 17 | 19 | 17 | 23 |
| 54 | 15 | 16 | 15 | 19 | 15 | 16 | 16 | 20 | 17 | 18 | 17 | 23 |
| 55 | 15 | 16 | 15 | 19 | 15 | 16 | 16 | 20 | 16 | 18 | 16 | 23 |
| 56 | 14 | 15 | 15 | 19 | 14 | 16 | 15 | 19 | 16 | 17 | 16 | 22 |
| 57 | 14 | 15 | 14 | 19 | 14 | 16 | 15 | 19 | 16 | 17 | 15 | 21 |
| 58 | 13 | 15 | 14 | 18 | 13 | 16 | 14 | 18 | 15 | 17 | 15 | 21 |
| 59 | 12 | 15 | 13 | 17 | 13 | 16 | 14 | 18 | 14 | 17 | 15 | 20 |
| 60 | 12 | 15 | 13 | 17 | 12 | 15 | 14 | 17 | 13 | 16 | 14 | 20 |
| 61 | 11 | 15 | 12 | 16 | 12 | 15 | 13 | 17 | 13 | 16 | 14 | 19 |
| 62 | 11 | 15 | 13 | 16 | 12 | 15 | 13 | 17 | 12 | 16 | 14 | 19 |
| 63 | 11 | 16 | 13 | 17 | 12 | 16 | 14 | 17 | 13 | 18 | 14 | 20 |
| 64 | 12 | 18 | 14 | 18 | 13 | 18 | 15 | 19 | 14 | 20 | 15 | 21 |
| 65 | 13 | 20 | 15 | 20 | 14 | 20 | 16 | 20 | 15 | 22 | 16 | 23 |
| 66 | 14 | 22 | 16 | 21 | 15 | 22 | 17 | 22 | 16 | 24 | 18 | 24 |
| 67 | 15 | 24 | 17 | 22 | 16 | 24 | 18 | 23 | 17 | 27 | 19 | 26 |
| 68 | 17 | 26 | 21 | 25 | 18 | 27 | 22 | 26 | 19 | 30 | 23 | 29 |
| 69 | 18 | 29 | 25 | 28 | 20 | 30 | 26 | 30 | 22 | 33 | 28 | 33 |
| 70 | 20 | 32 | 29 | 31 | 22 | 32 | 30 | 33 | 24 | 36 | 32 | 36 |
| 71 | 22 | 34 | 33 | 33 | 24 | 35 | 34 | 36 | 26 | 39 | 37 | 40 |
| 72 | 24 | 37 | 37 | 36 | 26 | 38 | 38 | 39 | 29 | 42 | 41 | 43 |
| 73 | 28 | 41 | 43 | 41 | 29 | 43 | 45 | 44 | 33 | 47 | 49 | 49 |
| 74 | 31 | 46 | 50 | 47 | 33 | 48 | 52 | 50 | 37 | 53 | 56 | 55 |
| 75 | 35 | 50 | 57 | 52 | 37 | 53 | 59 | 56 | 41 | 58 | 64 | 61 |
| 76 | 38 | 55 | 64 | 57 | 40 | 58 | 66 | 61 | 45 | 64 | 72 | 67 |
| 77 | 42 | 60 | 71 | 62 | 44 | 63 | 74 | 67 | 49 | 69 | 79 | 73 |
| 78 | 47 | 66 | 70 | 73 | 49 | 70 | 73 | 78 | 54 | 76 | 79 | 85 |
| 79 | 51 | 73 | 69 | 84 | 54 | 77 | 72 | 89 | 60 | 84 | 78 | 97 |
| 80 | 56 | 79 | 69 | 95 | 59 | 84 | 71 | 100 | 66 | 91 | 77 | 109 |
| 81 | 61 | 86 | 68 | 105 | 65 | 90 | 70 | 112 | 71 | 98 | 76 | 121 |
| 82 | 66 | 92 | 67 | 116 | 70 | 97 | 69 | 123 | 77 | 106 | 76 | 134 |
| 83 | 74 | 103 | 76 | 129 | 77 | 109 | 79 | 137 | 95 | 119 | 85 | 149 |
| 84 | 80 | 116 | 86 | 143 | 85 | 123 | 89 | 152 | 105 | 134 | 97 | 166 |

**Coverage Enhancement Rider
Elimination Period Factors
Preferred Rate Class**

| From: To: Age | 30 days 7 days | 60 days 30 days | 90 days 60 days | 180 days 90 days | 365 days 180 days |
|---------------------|-------------------|--------------------|--------------------|---------------------|----------------------|
| 18-40 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 41 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 42 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 43 | 1.48 | 1.46 | 1.45 | 1.49 | 1.51 |
| 44 | 1.45 | 1.44 | 1.43 | 1.47 | 1.49 |
| 45 | 1.43 | 1.42 | 1.40 | 1.44 | 1.46 |
| 46 | 1.41 | 1.40 | 1.38 | 1.42 | 1.44 |
| 47 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 48 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 49 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 50 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 51 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 52 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 53 | 1.37 | 1.35 | 1.34 | 1.38 | 1.40 |
| 54 | 1.34 | 1.33 | 1.32 | 1.36 | 1.37 |
| 55 | 1.32 | 1.31 | 1.30 | 1.33 | 1.35 |
| 56 | 1.30 | 1.29 | 1.27 | 1.31 | 1.33 |
| 57 | 1.28 | 1.27 | 1.25 | 1.29 | 1.31 |
| 58 | 1.26 | 1.25 | 1.23 | 1.27 | 1.28 |
| 59 | 1.23 | 1.22 | 1.21 | 1.24 | 1.26 |
| 60 | 1.21 | 1.20 | 1.19 | 1.22 | 1.24 |
| 61 | 1.19 | 1.18 | 1.17 | 1.20 | 1.22 |
| 62 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 63 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 64 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 65 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 66 | 1.16 | 1.15 | 1.14 | 1.17 | 1.18 |
| 67 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 68 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 69 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 70 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 71 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 72 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 73 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 74 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 75 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 76 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 77 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 78 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 79 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 80 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 81 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 82 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 83 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 84 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from \$50 - \$99

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 46 | 49 | 54 | 60 | 66 | 77 | 47 | 52 | 56 | 61 | 68 | 80 | 53 | 59 | 61 | 68 | 74 | 89 |
| 41 | 46 | 49 | 54 | 60 | 66 | 77 | 47 | 52 | 56 | 62 | 70 | 80 | 53 | 59 | 61 | 68 | 76 | 89 |
| 42 | 46 | 49 | 55 | 61 | 67 | 78 | 47 | 52 | 58 | 62 | 70 | 82 | 53 | 59 | 62 | 70 | 76 | 90 |
| 43 | 47 | 52 | 56 | 62 | 68 | 80 | 48 | 53 | 59 | 64 | 71 | 83 | 54 | 60 | 63 | 71 | 78 | 91 |
| 44 | 48 | 53 | 58 | 64 | 70 | 82 | 49 | 54 | 60 | 65 | 72 | 85 | 55 | 61 | 64 | 72 | 79 | 94 |
| 45 | 49 | 55 | 59 | 65 | 71 | 83 | 51 | 55 | 61 | 66 | 73 | 86 | 56 | 62 | 66 | 73 | 80 | 95 |
| 46 | 51 | 56 | 60 | 66 | 72 | 85 | 52 | 56 | 62 | 67 | 74 | 89 | 58 | 63 | 68 | 74 | 82 | 96 |
| 47 | 52 | 59 | 61 | 67 | 73 | 86 | 54 | 58 | 63 | 68 | 76 | 90 | 59 | 66 | 69 | 76 | 84 | 98 |
| 48 | 53 | 59 | 62 | 68 | 74 | 89 | 54 | 59 | 64 | 70 | 76 | 92 | 60 | 66 | 70 | 77 | 84 | 101 |
| 49 | 53 | 60 | 63 | 70 | 76 | 91 | 55 | 60 | 64 | 71 | 77 | 94 | 60 | 66 | 70 | 77 | 85 | 102 |
| 50 | 54 | 60 | 63 | 70 | 76 | 94 | 55 | 61 | 66 | 72 | 78 | 96 | 61 | 67 | 71 | 78 | 86 | 104 |
| 51 | 55 | 61 | 64 | 71 | 77 | 95 | 56 | 62 | 66 | 72 | 79 | 98 | 62 | 67 | 72 | 78 | 88 | 107 |
| 52 | 56 | 62 | 66 | 72 | 78 | 97 | 58 | 62 | 67 | 73 | 80 | 100 | 63 | 67 | 74 | 79 | 89 | 109 |
| 53 | 58 | 63 | 69 | 76 | 82 | 102 | 59 | 64 | 70 | 77 | 84 | 104 | 66 | 70 | 76 | 83 | 92 | 114 |
| 54 | 60 | 66 | 71 | 79 | 86 | 107 | 61 | 67 | 72 | 80 | 86 | 109 | 67 | 72 | 79 | 86 | 97 | 119 |
| 55 | 62 | 68 | 74 | 82 | 90 | 113 | 63 | 69 | 76 | 84 | 92 | 114 | 69 | 75 | 83 | 90 | 102 | 125 |
| 56 | 64 | 70 | 77 | 85 | 95 | 118 | 66 | 71 | 78 | 88 | 96 | 120 | 71 | 77 | 85 | 95 | 106 | 130 |
| 57 | 67 | 72 | 79 | 89 | 98 | 122 | 67 | 72 | 82 | 91 | 101 | 125 | 74 | 81 | 89 | 98 | 110 | 134 |
| 58 | 71 | 77 | 86 | 96 | 107 | 132 | 72 | 78 | 89 | 98 | 109 | 136 | 79 | 86 | 97 | 107 | 119 | 146 |
| 59 | 77 | 83 | 93 | 103 | 115 | 143 | 77 | 84 | 95 | 107 | 118 | 146 | 85 | 92 | 104 | 114 | 128 | 158 |
| 60 | 82 | 87 | 100 | 110 | 122 | 154 | 83 | 90 | 101 | 114 | 126 | 158 | 91 | 98 | 112 | 122 | 137 | 172 |
| 61 | 87 | 93 | 106 | 118 | 131 | 163 | 87 | 95 | 108 | 121 | 134 | 169 | 97 | 104 | 118 | 131 | 146 | 184 |
| 62 | 92 | 99 | 113 | 126 | 139 | 174 | 93 | 100 | 115 | 130 | 143 | 180 | 102 | 109 | 125 | 139 | 155 | 196 |
| 63 | 101 | 108 | 124 | 139 | 154 | 192 | 102 | 110 | 127 | 143 | 158 | 199 | 112 | 120 | 138 | 155 | 172 | 216 |
| 64 | 109 | 118 | 135 | 152 | 168 | 210 | 110 | 121 | 137 | 157 | 174 | 217 | 121 | 131 | 150 | 169 | 188 | 236 |
| 65 | 118 | 128 | 145 | 167 | 182 | 229 | 120 | 130 | 148 | 170 | 191 | 236 | 131 | 141 | 162 | 185 | 204 | 257 |
| 66 | 128 | 138 | 156 | 180 | 198 | 247 | 129 | 140 | 159 | 185 | 206 | 254 | 140 | 153 | 174 | 200 | 221 | 277 |
| 67 | 136 | 147 | 167 | 193 | 212 | 265 | 138 | 151 | 170 | 198 | 222 | 274 | 150 | 163 | 186 | 216 | 238 | 298 |
| 68 | 155 | 167 | 189 | 221 | 242 | 299 | 158 | 171 | 193 | 227 | 253 | 308 | 170 | 186 | 210 | 246 | 272 | 337 |
| 69 | 174 | 187 | 209 | 248 | 272 | 332 | 176 | 191 | 215 | 256 | 283 | 344 | 192 | 208 | 235 | 277 | 306 | 376 |
| 70 | 192 | 207 | 231 | 276 | 302 | 366 | 196 | 212 | 238 | 283 | 314 | 379 | 213 | 231 | 259 | 308 | 341 | 414 |
| 71 | 210 | 227 | 252 | 302 | 332 | 400 | 214 | 232 | 261 | 312 | 344 | 415 | 233 | 253 | 283 | 340 | 376 | 452 |
| 72 | 229 | 246 | 274 | 330 | 362 | 432 | 233 | 253 | 284 | 341 | 376 | 450 | 254 | 275 | 307 | 371 | 410 | 491 |
| 73 | 260 | 279 | 312 | 377 | 413 | 491 | 265 | 288 | 322 | 389 | 428 | 511 | 289 | 313 | 347 | 422 | 468 | 557 |
| 74 | 291 | 313 | 348 | 422 | 464 | 548 | 297 | 321 | 361 | 436 | 481 | 571 | 323 | 350 | 388 | 474 | 526 | 623 |
| 75 | 322 | 346 | 386 | 469 | 516 | 606 | 329 | 355 | 399 | 484 | 535 | 631 | 359 | 388 | 429 | 527 | 583 | 689 |
| 76 | 353 | 380 | 424 | 515 | 566 | 664 | 360 | 390 | 438 | 532 | 588 | 692 | 393 | 424 | 469 | 578 | 640 | 754 |
| 77 | 384 | 413 | 461 | 562 | 618 | 722 | 392 | 424 | 476 | 580 | 641 | 752 | 428 | 462 | 509 | 631 | 697 | 820 |
| 78 | 432 | 463 | 513 | 613 | 677 | 792 | 442 | 475 | 529 | 632 | 702 | 826 | 482 | 518 | 569 | 689 | 770 | 899 |
| 79 | 482 | 513 | 565 | 665 | 737 | 862 | 491 | 527 | 582 | 685 | 763 | 899 | 536 | 574 | 628 | 746 | 844 | 979 |
| 80 | 530 | 564 | 615 | 716 | 796 | 932 | 542 | 577 | 635 | 738 | 824 | 972 | 590 | 630 | 688 | 804 | 917 | 1,058 |
| 81 | 580 | 613 | 667 | 768 | 854 | 1,002 | 591 | 629 | 687 | 791 | 886 | 1,044 | 644 | 685 | 748 | 863 | 990 | 1,138 |
| 82 | 629 | 664 | 718 | 818 | 914 | 1,073 | 642 | 680 | 739 | 844 | 947 | 1,117 | 698 | 742 | 806 | 920 | 1,063 | 1,218 |
| 83 | 691 | 731 | 794 | 908 | 1,014 | 1,189 | 706 | 750 | 818 | 936 | 1,051 | 1,242 | 753 | 818 | 892 | 1,020 | 1,180 | 1,352 |
| 84 | 762 | 805 | 877 | 1,007 | 1,124 | 1,319 | 779 | 827 | 905 | 1,038 | 1,165 | 1,378 | 829 | 900 | 986 | 1,132 | 1,309 | 1,502 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from \$100 - \$500

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 37 | 41 | 46 | 50 | 56 | 68 | 38 | 43 | 47 | 53 | 59 | 72 | 43 | 47 | 52 | 59 | 65 | 79 |
| 41 | 37 | 41 | 46 | 50 | 56 | 68 | 38 | 43 | 47 | 54 | 60 | 72 | 43 | 47 | 52 | 59 | 66 | 79 |
| 42 | 37 | 41 | 47 | 52 | 58 | 70 | 38 | 43 | 48 | 54 | 60 | 73 | 43 | 48 | 53 | 60 | 66 | 80 |
| 43 | 38 | 43 | 48 | 53 | 59 | 72 | 39 | 44 | 49 | 54 | 61 | 74 | 44 | 49 | 54 | 60 | 67 | 82 |
| 44 | 39 | 44 | 48 | 54 | 60 | 73 | 40 | 45 | 51 | 55 | 61 | 76 | 45 | 51 | 55 | 61 | 68 | 83 |
| 45 | 40 | 45 | 49 | 55 | 61 | 74 | 41 | 45 | 52 | 56 | 62 | 77 | 46 | 51 | 55 | 62 | 70 | 85 |
| 46 | 41 | 46 | 51 | 56 | 62 | 76 | 43 | 46 | 52 | 58 | 64 | 79 | 46 | 52 | 56 | 64 | 71 | 86 |
| 47 | 41 | 47 | 51 | 56 | 64 | 77 | 44 | 47 | 53 | 59 | 65 | 80 | 47 | 53 | 58 | 64 | 72 | 88 |
| 48 | 43 | 48 | 52 | 58 | 65 | 79 | 44 | 48 | 54 | 59 | 66 | 82 | 48 | 54 | 59 | 65 | 73 | 90 |
| 49 | 43 | 49 | 53 | 59 | 65 | 82 | 44 | 49 | 54 | 60 | 67 | 84 | 48 | 54 | 60 | 66 | 74 | 92 |
| 50 | 44 | 49 | 54 | 60 | 66 | 84 | 45 | 51 | 55 | 61 | 67 | 86 | 49 | 55 | 60 | 66 | 74 | 94 |
| 51 | 45 | 51 | 54 | 61 | 67 | 85 | 45 | 52 | 55 | 61 | 68 | 88 | 49 | 55 | 61 | 67 | 76 | 96 |
| 52 | 45 | 52 | 55 | 61 | 67 | 88 | 46 | 52 | 56 | 62 | 70 | 90 | 51 | 56 | 62 | 68 | 77 | 98 |
| 53 | 47 | 53 | 58 | 65 | 71 | 92 | 47 | 54 | 59 | 65 | 73 | 94 | 52 | 58 | 64 | 71 | 80 | 102 |
| 54 | 48 | 54 | 60 | 67 | 74 | 96 | 49 | 55 | 61 | 68 | 76 | 98 | 54 | 60 | 67 | 73 | 84 | 107 |
| 55 | 49 | 56 | 62 | 70 | 77 | 101 | 51 | 58 | 63 | 71 | 79 | 102 | 55 | 62 | 69 | 77 | 86 | 112 |
| 56 | 52 | 58 | 64 | 72 | 80 | 104 | 52 | 59 | 66 | 73 | 82 | 107 | 58 | 64 | 71 | 79 | 90 | 115 |
| 57 | 53 | 60 | 66 | 74 | 83 | 109 | 54 | 60 | 68 | 77 | 85 | 112 | 59 | 67 | 74 | 83 | 94 | 120 |
| 58 | 58 | 63 | 71 | 80 | 90 | 118 | 58 | 64 | 74 | 83 | 92 | 120 | 63 | 71 | 79 | 89 | 101 | 130 |
| 59 | 61 | 68 | 76 | 86 | 96 | 126 | 62 | 69 | 78 | 89 | 98 | 130 | 68 | 76 | 85 | 95 | 108 | 140 |
| 60 | 66 | 72 | 82 | 92 | 103 | 134 | 66 | 74 | 83 | 95 | 106 | 138 | 72 | 81 | 91 | 102 | 115 | 150 |
| 61 | 69 | 76 | 86 | 98 | 109 | 143 | 70 | 78 | 89 | 101 | 112 | 148 | 77 | 85 | 97 | 108 | 122 | 160 |
| 62 | 74 | 81 | 92 | 103 | 116 | 151 | 74 | 83 | 93 | 107 | 119 | 157 | 82 | 90 | 102 | 115 | 130 | 170 |
| 63 | 81 | 89 | 101 | 114 | 127 | 167 | 81 | 90 | 104 | 118 | 132 | 173 | 89 | 98 | 113 | 127 | 143 | 187 |
| 64 | 87 | 95 | 110 | 125 | 139 | 182 | 87 | 98 | 113 | 128 | 145 | 190 | 97 | 107 | 123 | 139 | 156 | 205 |
| 65 | 94 | 104 | 121 | 136 | 151 | 199 | 95 | 106 | 122 | 139 | 157 | 205 | 104 | 115 | 133 | 151 | 169 | 223 |
| 66 | 101 | 112 | 130 | 146 | 163 | 215 | 102 | 114 | 132 | 150 | 170 | 222 | 112 | 123 | 145 | 163 | 182 | 241 |
| 67 | 108 | 118 | 139 | 157 | 175 | 230 | 109 | 122 | 141 | 161 | 184 | 238 | 118 | 132 | 155 | 175 | 197 | 259 |
| 68 | 122 | 135 | 156 | 180 | 199 | 259 | 124 | 138 | 161 | 185 | 209 | 268 | 135 | 150 | 175 | 200 | 224 | 292 |
| 69 | 137 | 151 | 175 | 202 | 224 | 287 | 139 | 154 | 179 | 208 | 233 | 296 | 151 | 168 | 196 | 226 | 252 | 324 |
| 70 | 151 | 166 | 192 | 224 | 248 | 314 | 153 | 170 | 199 | 230 | 258 | 326 | 167 | 185 | 215 | 251 | 281 | 355 |
| 71 | 164 | 182 | 210 | 246 | 272 | 342 | 168 | 186 | 217 | 253 | 283 | 355 | 183 | 202 | 236 | 276 | 308 | 388 |
| 72 | 178 | 198 | 228 | 269 | 296 | 370 | 183 | 202 | 237 | 277 | 308 | 385 | 199 | 221 | 255 | 301 | 336 | 420 |
| 73 | 202 | 223 | 260 | 306 | 338 | 419 | 206 | 229 | 269 | 316 | 352 | 437 | 224 | 250 | 290 | 343 | 383 | 476 |
| 74 | 225 | 250 | 291 | 343 | 380 | 468 | 230 | 255 | 301 | 355 | 395 | 488 | 251 | 278 | 323 | 385 | 431 | 532 |
| 75 | 248 | 276 | 322 | 382 | 422 | 518 | 254 | 283 | 334 | 394 | 438 | 540 | 277 | 308 | 358 | 428 | 478 | 588 |
| 76 | 271 | 301 | 353 | 419 | 464 | 568 | 277 | 309 | 365 | 433 | 482 | 592 | 304 | 337 | 391 | 470 | 524 | 644 |
| 77 | 296 | 328 | 384 | 456 | 506 | 617 | 301 | 337 | 397 | 472 | 526 | 643 | 329 | 367 | 424 | 512 | 572 | 701 |
| 78 | 331 | 367 | 428 | 499 | 554 | 677 | 337 | 376 | 440 | 516 | 576 | 706 | 368 | 411 | 474 | 562 | 631 | 768 |
| 79 | 366 | 406 | 470 | 542 | 604 | 737 | 374 | 416 | 485 | 559 | 625 | 768 | 407 | 454 | 523 | 610 | 691 | 836 |
| 80 | 401 | 445 | 513 | 586 | 652 | 797 | 409 | 455 | 529 | 604 | 676 | 830 | 446 | 497 | 573 | 658 | 751 | 905 |
| 81 | 437 | 483 | 555 | 629 | 701 | 857 | 446 | 496 | 573 | 648 | 726 | 893 | 485 | 541 | 622 | 706 | 811 | 972 |
| 82 | 473 | 522 | 598 | 671 | 750 | 917 | 482 | 536 | 616 | 691 | 776 | 955 | 524 | 584 | 672 | 755 | 871 | 1,040 |
| 83 | 520 | 576 | 661 | 745 | 832 | 1,016 | 531 | 590 | 682 | 768 | 862 | 1,061 | 567 | 644 | 743 | 836 | 966 | 1,156 |
| 84 | 574 | 634 | 731 | 826 | 922 | 1,127 | 585 | 651 | 754 | 851 | 955 | 1,177 | 623 | 708 | 821 | 928 | 1,073 | 1,284 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Rider Premium Rates and Premium Factors

Factors applied to base premium rates

| Age | 5% Compound COLA | 4% Compound COLA | 3% Compound COLA | 5% Simple COLA | 5% Compound COLA w/ 2x Cap | 10-pay | Paid-up at age 65 | SBP | Spousal Survivorship | Benefit Period | Restoration of Benefits | | |
|-------|------------------------|------------------------|------------------------|----------------------|-------------------------------------|--------|----------------------|------|-------------------------|---|----------------------------|-------------------------|------------------------|
| 18-40 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 2 year | 1.08 | | |
| 41 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 3 year | 1.05 | | |
| 42 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 4 year | 1.04 | | |
| 43 | 3.84 | 3.04 | 2.22 | 2.15 | 1.92 | 3.63 | 1.78 | 1.20 | 1.12 | 5 year | 1.04 | | |
| 44 | 3.83 | 3.02 | 2.22 | 2.15 | 1.92 | 3.53 | 1.80 | 1.20 | 1.12 | 8 year | 1.04 | | |
| 45 | 3.81 | 3.02 | 2.22 | 2.16 | 1.92 | 3.44 | 1.83 | 1.21 | 1.12 | Lifetime | N / A | | |
| 46 | 3.80 | 3.01 | 2.22 | 2.16 | 1.92 | 3.34 | 1.85 | 1.21 | 1.12 | | | | |
| 47 | 3.78 | 3.00 | 2.22 | 2.16 | 1.92 | 3.25 | 1.88 | 1.21 | 1.12 | | | | |
| 48 | 3.75 | 2.98 | 2.22 | 2.15 | 1.92 | 3.18 | 1.95 | 1.21 | 1.12 | | | Spousal Shared Care | Spousal Shared Care |
| 49 | 3.73 | 2.97 | 2.22 | 2.15 | 1.92 | 3.10 | 2.03 | 1.22 | 1.12 | Benefit Period | (with no residual) | (with 1 yr residual) | |
| 50 | 3.71 | 2.97 | 2.21 | 2.14 | 1.92 | 3.03 | 2.10 | 1.22 | 1.12 | | | | |
| 51 | 3.68 | 2.96 | 2.21 | 2.14 | 1.92 | 2.95 | 2.18 | 1.22 | 1.12 | 2 year | 1.21 | 1.12 | |
| 52 | 3.65 | 2.94 | 2.21 | 2.12 | 1.92 | 2.88 | 2.25 | 1.22 | 1.12 | 3 year | 1.14 | 1.11 | |
| 53 | 3.57 | 2.89 | 2.17 | 2.11 | 1.92 | 2.81 | 2.39 | 1.23 | 1.12 | 4 year | 1.09 | 1.08 | |
| 54 | 3.48 | 2.82 | 2.14 | 2.10 | 1.92 | 2.74 | 2.52 | 1.23 | 1.12 | 5 year | 1.06 | 1.05 | |
| 55 | 3.38 | 2.77 | 2.11 | 2.09 | 1.92 | 2.66 | - | 1.23 | 1.12 | 8 year | 1.02 | 1.02 | |
| 56 | 3.29 | 2.70 | 2.08 | 2.08 | 1.92 | 2.59 | - | 1.23 | 1.11 | Lifetime | N / A | N / A | |
| 57 | 3.20 | 2.65 | 2.04 | 2.06 | 1.92 | 2.52 | - | 1.24 | 1.11 | | | | |
| 58 | 3.16 | 2.62 | 2.02 | 2.05 | 1.92 | 2.45 | - | 1.24 | 1.11 | | | | |
| 59 | 3.12 | 2.58 | 1.99 | 2.04 | 1.91 | 2.37 | - | 1.24 | 1.11 | | | | |
| 60 | 3.09 | 2.55 | 1.97 | 2.04 | 1.91 | 2.30 | - | 1.24 | 1.11 | | | | |
| 61 | 3.04 | 2.51 | 1.94 | 2.03 | 1.90 | 2.22 | - | 1.25 | 1.11 | Restoration of Benefits and Shared Care are not available with Lifetime benefit period option. | | | |
| 62 | 3.00 | 2.48 | 1.92 | 2.02 | 1.90 | 2.15 | - | 1.25 | 1.11 | HCC Monthly Benefit | | 1.06 | |
| 63 | 2.94 | 2.44 | 1.90 | 1.99 | 1.88 | 2.08 | - | 1.25 | 1.11 | Spousal Waiver of Premium | | 1.03 | |
| 64 | 2.88 | 2.40 | 1.87 | 1.97 | 1.87 | 2.02 | - | 1.25 | 1.11 | HCC Calendar Day EP | | 1.02 | |
| 65 | 2.81 | 2.35 | 1.85 | 1.96 | 1.87 | 1.95 | - | 1.26 | 1.11 | Waiver of HCC EP | | 1.12 | |
| 66 | 2.75 | 2.31 | 1.82 | 1.93 | 1.86 | 1.89 | - | 1.26 | 1.10 | | | | |
| 67 | 2.70 | 2.27 | 1.80 | 1.91 | 1.85 | 1.82 | - | 1.26 | 1.10 | Monthly Indemnity Benefit | | | |
| 68 | 2.64 | 2.23 | 1.78 | 1.88 | 1.84 | 1.76 | - | 1.26 | 1.10 | 10% | | 1.04 | |
| 69 | 2.58 | 2.19 | 1.75 | 1.86 | 1.82 | 1.71 | - | 1.27 | 1.10 | 25% | | 1.10 | |
| 70 | 2.52 | 2.15 | 1.73 | 1.85 | 1.81 | 1.65 | - | 1.27 | 1.09 | 50% | | 1.23 | |
| 71 | 2.46 | 2.11 | 1.70 | 1.82 | 1.80 | 1.60 | - | 1.27 | 1.08 | 100% (age < 60) | | 2.57 | |
| 72 | 2.41 | 2.07 | 1.68 | 1.80 | 1.79 | 1.54 | - | 1.27 | 1.07 | 100% (age 60+) | | 2.23 | |
| 73 | 2.36 | 2.04 | 1.67 | 1.78 | 1.78 | 1.48 | - | 1.28 | 1.06 | | | | |
| 74 | 2.32 | 2.01 | 1.64 | 1.76 | 1.76 | 1.42 | - | 1.28 | 1.05 | Elimination Period Factors | | | |
| 75 | 2.28 | 1.97 | 1.63 | 1.74 | 1.74 | 1.37 | - | 1.28 | 1.04 | 7 Day | | 1.30 | |
| 76 | 2.23 | 1.94 | 1.61 | 1.73 | 1.73 | 1.31 | - | 1.28 | 1.03 | 30 Day | | 1.18 | |
| 77 | 2.19 | 1.92 | 1.60 | 1.70 | 1.72 | 1.25 | - | 1.29 | 1.02 | 60 Day | | 1.08 | |
| 78 | 2.16 | 1.89 | 1.58 | 1.69 | 1.70 | 1.22 | - | 1.29 | 1.02 | 90 Day | | 1.00 | |
| 79 | 2.12 | 1.86 | 1.56 | 1.68 | 1.69 | 1.19 | - | 1.29 | 1.02 | 180 Day | | 0.90 | |
| 80 | 2.09 | 1.85 | 1.55 | 1.66 | 1.68 | 1.16 | - | 1.29 | 1.02 | 365 Day | | 0.80 | |
| 81 | 2.04 | 1.82 | 1.52 | 1.64 | 1.67 | 1.13 | - | 1.30 | 1.02 | | | | |
| 82 | 2.01 | 1.80 | 1.51 | 1.63 | 1.66 | 1.10 | - | 1.30 | 1.02 | Risk Class Factors | | | |
| 83 | 1.99 | 1.77 | 1.50 | 1.62 | 1.63 | 1.09 | - | 1.30 | 1.02 | Preferred Plus | | 0.85 | |
| 84 | 1.96 | 1.76 | 1.49 | 1.61 | 1.61 | 1.08 | - | 1.30 | 1.02 | Preferred | | 1.00 | |
| | | | | | | | | | | Standard | | 1.20 | |
| | | | | | | | | | | Select I | | 1.50 | |
| | | | | | | | | | | Select II | | 1.80 | |
| | | | | | | | | | | Select III | | 2.30 | |
| | | | | | | | | | | Select IV | | 3.00 | |
| | | | | | | | | | | Modal Premium Factors | | | |
| | | | | | | | | | | Annual | | 1.000 | |
| | | | | | | | | | | Semi-annual | | 0.520 | |
| | | | | | | | | | | Quarterly | | 0.265 | |
| | | | | | | | | | | Monthly | | 0.087 | |
| | | | | | | | | | | Monthly List Bill | | 0.090 | |
| | | | | | | | | | | Discount Factors | | | |
| | | | | | | | | | | Married | | 0.90 | |
| | | | | | | | | | | Spousal | | 0.70 | |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Coverage Enhancement Rider
Daily Benefit Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 51 | 56 | 62 | 68 | 77 | 94 | 52 | 58 | 64 | 73 | 80 | 98 | 58 | 64 | 70 | 80 | 88 | 108 |
| 41 | 51 | 56 | 62 | 68 | 77 | 94 | 52 | 58 | 64 | 73 | 82 | 98 | 58 | 64 | 70 | 80 | 90 | 108 |
| 42 | 51 | 56 | 64 | 71 | 79 | 95 | 53 | 59 | 66 | 73 | 82 | 100 | 59 | 66 | 71 | 80 | 89 | 109 |
| 43 | 51 | 58 | 64 | 71 | 79 | 96 | 53 | 59 | 66 | 73 | 82 | 100 | 59 | 66 | 72 | 80 | 90 | 109 |
| 44 | 52 | 58 | 64 | 71 | 79 | 96 | 53 | 59 | 66 | 73 | 82 | 100 | 59 | 67 | 72 | 80 | 90 | 109 |
| 45 | 52 | 59 | 64 | 71 | 79 | 96 | 54 | 59 | 66 | 73 | 82 | 101 | 59 | 67 | 72 | 80 | 90 | 110 |
| 46 | 52 | 59 | 64 | 72 | 79 | 97 | 54 | 59 | 66 | 73 | 82 | 101 | 60 | 67 | 72 | 80 | 90 | 110 |
| 47 | 53 | 60 | 64 | 72 | 80 | 97 | 54 | 60 | 66 | 73 | 82 | 101 | 60 | 67 | 72 | 80 | 91 | 110 |
| 48 | 54 | 61 | 66 | 73 | 80 | 100 | 55 | 61 | 67 | 74 | 83 | 103 | 61 | 68 | 74 | 82 | 92 | 113 |
| 49 | 55 | 62 | 67 | 74 | 82 | 103 | 56 | 62 | 68 | 76 | 84 | 106 | 61 | 68 | 75 | 83 | 94 | 115 |
| 50 | 56 | 63 | 68 | 76 | 83 | 106 | 58 | 63 | 69 | 77 | 85 | 108 | 62 | 69 | 76 | 84 | 95 | 119 |
| 51 | 58 | 63 | 70 | 77 | 84 | 108 | 59 | 64 | 70 | 78 | 86 | 110 | 63 | 70 | 77 | 84 | 96 | 121 |
| 52 | 58 | 64 | 71 | 78 | 85 | 110 | 59 | 66 | 70 | 79 | 88 | 113 | 64 | 70 | 78 | 85 | 97 | 124 |
| 53 | 59 | 66 | 72 | 79 | 88 | 114 | 60 | 67 | 72 | 80 | 90 | 116 | 64 | 71 | 79 | 88 | 100 | 127 |
| 54 | 60 | 67 | 74 | 82 | 90 | 116 | 61 | 68 | 74 | 83 | 92 | 120 | 66 | 72 | 81 | 90 | 102 | 130 |
| 55 | 60 | 68 | 75 | 83 | 92 | 120 | 61 | 68 | 76 | 85 | 95 | 122 | 67 | 75 | 83 | 91 | 103 | 133 |
| 56 | 61 | 68 | 76 | 85 | 95 | 124 | 62 | 69 | 77 | 86 | 97 | 126 | 68 | 76 | 84 | 94 | 106 | 136 |
| 57 | 62 | 69 | 77 | 86 | 97 | 126 | 63 | 70 | 79 | 89 | 98 | 128 | 68 | 77 | 86 | 96 | 108 | 139 |
| 58 | 66 | 72 | 81 | 91 | 102 | 133 | 66 | 74 | 83 | 94 | 104 | 137 | 71 | 81 | 90 | 101 | 114 | 148 |
| 59 | 68 | 76 | 85 | 96 | 107 | 140 | 69 | 77 | 87 | 98 | 109 | 144 | 76 | 84 | 94 | 106 | 120 | 156 |
| 60 | 71 | 79 | 90 | 101 | 113 | 146 | 72 | 81 | 91 | 103 | 115 | 151 | 79 | 87 | 99 | 112 | 126 | 163 |
| 61 | 75 | 82 | 93 | 106 | 118 | 154 | 76 | 84 | 95 | 108 | 120 | 158 | 83 | 91 | 104 | 116 | 131 | 172 |
| 62 | 78 | 85 | 98 | 110 | 122 | 160 | 78 | 87 | 99 | 113 | 126 | 167 | 86 | 94 | 107 | 121 | 137 | 180 |
| 63 | 85 | 93 | 107 | 121 | 136 | 176 | 86 | 95 | 109 | 125 | 139 | 182 | 94 | 104 | 118 | 134 | 151 | 198 |
| 64 | 92 | 101 | 117 | 132 | 148 | 193 | 93 | 104 | 118 | 136 | 151 | 199 | 101 | 113 | 130 | 146 | 164 | 217 |
| 65 | 99 | 109 | 127 | 143 | 160 | 210 | 100 | 112 | 129 | 146 | 164 | 216 | 109 | 121 | 140 | 160 | 179 | 235 |
| 66 | 107 | 117 | 137 | 155 | 172 | 226 | 108 | 120 | 139 | 158 | 176 | 233 | 117 | 130 | 152 | 172 | 192 | 253 |
| 67 | 114 | 125 | 146 | 166 | 184 | 242 | 115 | 128 | 148 | 169 | 190 | 250 | 125 | 139 | 162 | 184 | 206 | 272 |
| 68 | 129 | 141 | 164 | 188 | 210 | 271 | 130 | 145 | 168 | 193 | 216 | 281 | 141 | 158 | 184 | 210 | 235 | 306 |
| 69 | 144 | 158 | 184 | 212 | 235 | 301 | 146 | 161 | 187 | 218 | 242 | 311 | 159 | 176 | 205 | 236 | 265 | 340 |
| 70 | 159 | 175 | 202 | 235 | 260 | 330 | 161 | 178 | 207 | 242 | 270 | 342 | 175 | 194 | 227 | 263 | 294 | 373 |
| 71 | 174 | 191 | 221 | 258 | 287 | 359 | 176 | 196 | 227 | 266 | 296 | 373 | 192 | 213 | 247 | 289 | 324 | 407 |
| 72 | 189 | 207 | 239 | 282 | 312 | 388 | 192 | 213 | 246 | 290 | 323 | 404 | 208 | 231 | 268 | 316 | 353 | 440 |
| 73 | 213 | 235 | 271 | 322 | 355 | 440 | 217 | 240 | 278 | 331 | 368 | 458 | 236 | 262 | 304 | 360 | 402 | 500 |
| 74 | 237 | 262 | 302 | 361 | 400 | 492 | 243 | 269 | 312 | 372 | 414 | 512 | 263 | 293 | 339 | 406 | 452 | 559 |
| 75 | 262 | 290 | 334 | 401 | 444 | 544 | 268 | 297 | 344 | 413 | 461 | 566 | 291 | 323 | 375 | 450 | 502 | 618 |
| 76 | 286 | 317 | 365 | 440 | 487 | 596 | 292 | 325 | 377 | 455 | 506 | 620 | 319 | 354 | 411 | 494 | 551 | 677 |
| 77 | 312 | 344 | 397 | 479 | 532 | 648 | 317 | 353 | 409 | 496 | 552 | 676 | 346 | 385 | 446 | 539 | 600 | 736 |
| 78 | 348 | 385 | 443 | 524 | 587 | 710 | 355 | 396 | 457 | 541 | 610 | 740 | 386 | 431 | 498 | 589 | 664 | 808 |
| 79 | 385 | 426 | 489 | 570 | 643 | 774 | 393 | 437 | 505 | 588 | 666 | 806 | 428 | 476 | 550 | 640 | 726 | 878 |
| 80 | 422 | 467 | 536 | 614 | 698 | 836 | 431 | 478 | 552 | 634 | 724 | 872 | 469 | 522 | 601 | 690 | 788 | 950 |
| 81 | 459 | 508 | 582 | 660 | 755 | 900 | 468 | 521 | 599 | 680 | 781 | 937 | 509 | 568 | 653 | 742 | 852 | 1,021 |
| 82 | 496 | 549 | 628 | 704 | 810 | 962 | 506 | 562 | 647 | 726 | 839 | 1,003 | 551 | 613 | 706 | 792 | 914 | 1,093 |
| 83 | 546 | 605 | 695 | 782 | 899 | 1,068 | 558 | 620 | 715 | 806 | 931 | 1,114 | 595 | 676 | 781 | 878 | 1,015 | 1,214 |
| 84 | 603 | 666 | 768 | 866 | 996 | 1,183 | 614 | 683 | 791 | 893 | 1,033 | 1,237 | 654 | 744 | 863 | 974 | 1,127 | 1,348 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Coverage Enhancement Rider
Benefit Period Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| From: To: Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | |
|---------------------|--|------------------|------------------|------------------|---|------------------|------------------|------------------|---|------------------|------------------|------------------|
| | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year |
| 18-40 | 20 | 21 | 22 | 26 | 20 | 22 | 24 | 26 | 22 | 23 | 26 | 30 |
| 41 | 20 | 21 | 22 | 26 | 20 | 22 | 24 | 28 | 22 | 23 | 26 | 30 |
| 42 | 20 | 21 | 22 | 26 | 20 | 22 | 23 | 28 | 22 | 23 | 26 | 30 |
| 43 | 18 | 21 | 22 | 26 | 20 | 22 | 22 | 26 | 22 | 23 | 25 | 29 |
| 44 | 18 | 21 | 20 | 25 | 18 | 21 | 22 | 25 | 22 | 22 | 24 | 29 |
| 45 | 18 | 20 | 19 | 24 | 17 | 21 | 20 | 25 | 21 | 21 | 23 | 28 |
| 46 | 18 | 18 | 19 | 24 | 17 | 20 | 20 | 24 | 20 | 21 | 22 | 28 |
| 47 | 18 | 17 | 18 | 23 | 17 | 18 | 19 | 23 | 20 | 20 | 20 | 28 |
| 48 | 18 | 17 | 18 | 23 | 17 | 18 | 19 | 24 | 20 | 21 | 20 | 28 |
| 49 | 18 | 18 | 19 | 23 | 17 | 18 | 19 | 24 | 20 | 21 | 20 | 28 |
| 50 | 18 | 18 | 19 | 23 | 17 | 18 | 20 | 24 | 20 | 21 | 20 | 28 |
| 51 | 18 | 20 | 19 | 23 | 17 | 18 | 20 | 25 | 20 | 22 | 20 | 28 |
| 52 | 18 | 20 | 19 | 23 | 17 | 18 | 20 | 25 | 20 | 22 | 20 | 28 |
| 53 | 18 | 20 | 19 | 23 | 17 | 18 | 19 | 25 | 20 | 22 | 20 | 28 |
| 54 | 17 | 18 | 18 | 23 | 17 | 18 | 19 | 24 | 20 | 21 | 20 | 28 |
| 55 | 17 | 18 | 18 | 23 | 17 | 18 | 19 | 24 | 18 | 21 | 19 | 28 |
| 56 | 16 | 17 | 18 | 23 | 16 | 18 | 18 | 23 | 18 | 20 | 19 | 26 |
| 57 | 16 | 17 | 17 | 23 | 16 | 18 | 18 | 23 | 18 | 20 | 18 | 25 |
| 58 | 15 | 17 | 17 | 22 | 15 | 18 | 17 | 22 | 17 | 20 | 18 | 25 |
| 59 | 14 | 17 | 16 | 20 | 15 | 18 | 17 | 22 | 16 | 20 | 18 | 24 |
| 60 | 14 | 17 | 16 | 20 | 14 | 17 | 17 | 20 | 15 | 18 | 17 | 24 |
| 61 | 13 | 17 | 14 | 19 | 14 | 17 | 16 | 20 | 15 | 18 | 17 | 23 |
| 62 | 13 | 17 | 16 | 19 | 14 | 17 | 16 | 20 | 14 | 18 | 17 | 23 |
| 63 | 13 | 18 | 16 | 20 | 14 | 18 | 17 | 20 | 15 | 21 | 17 | 24 |
| 64 | 14 | 21 | 17 | 22 | 15 | 21 | 18 | 23 | 16 | 23 | 18 | 25 |
| 65 | 15 | 23 | 18 | 24 | 16 | 23 | 19 | 24 | 17 | 25 | 19 | 28 |
| 66 | 16 | 25 | 19 | 25 | 17 | 25 | 20 | 26 | 18 | 28 | 22 | 29 |
| 67 | 17 | 28 | 20 | 26 | 18 | 28 | 22 | 28 | 20 | 31 | 23 | 31 |
| 68 | 20 | 30 | 25 | 30 | 21 | 31 | 26 | 31 | 22 | 35 | 28 | 35 |
| 69 | 21 | 33 | 30 | 34 | 23 | 35 | 31 | 36 | 25 | 38 | 34 | 40 |
| 70 | 23 | 37 | 35 | 37 | 25 | 37 | 36 | 40 | 28 | 41 | 38 | 43 |
| 71 | 25 | 39 | 40 | 40 | 28 | 40 | 41 | 43 | 30 | 45 | 44 | 48 |
| 72 | 28 | 43 | 44 | 43 | 30 | 44 | 46 | 47 | 33 | 48 | 49 | 52 |
| 73 | 32 | 47 | 52 | 49 | 33 | 49 | 54 | 53 | 38 | 54 | 59 | 59 |
| 74 | 36 | 53 | 60 | 56 | 38 | 55 | 62 | 60 | 43 | 61 | 67 | 66 |
| 75 | 40 | 58 | 68 | 62 | 43 | 61 | 71 | 67 | 47 | 67 | 77 | 73 |
| 76 | 44 | 63 | 77 | 68 | 46 | 67 | 79 | 73 | 52 | 74 | 86 | 80 |
| 77 | 48 | 69 | 85 | 74 | 51 | 72 | 89 | 80 | 56 | 79 | 95 | 88 |
| 78 | 54 | 76 | 84 | 88 | 56 | 81 | 88 | 94 | 62 | 87 | 95 | 102 |
| 79 | 59 | 84 | 83 | 101 | 62 | 89 | 86 | 107 | 69 | 97 | 94 | 116 |
| 80 | 64 | 91 | 83 | 114 | 68 | 97 | 85 | 120 | 76 | 105 | 92 | 131 |
| 81 | 70 | 99 | 82 | 126 | 75 | 104 | 84 | 134 | 82 | 113 | 91 | 145 |
| 82 | 76 | 106 | 80 | 139 | 81 | 112 | 83 | 148 | 89 | 122 | 91 | 161 |
| 83 | 85 | 118 | 91 | 155 | 89 | 125 | 95 | 164 | 109 | 137 | 102 | 179 |
| 84 | 92 | 133 | 103 | 172 | 98 | 141 | 107 | 182 | 121 | 154 | 116 | 199 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 554

Coverage Enhancement Rider
Elimination Period Factors
Preferred Rate Class

| From: To: Age | 30 days 7 days | 60 days 30 days | 90 days 60 days | 180 days 90 days | 365 days 180 days |
|---------------------|-------------------|--------------------|--------------------|---------------------|----------------------|
| 18-40 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 41 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 42 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 43 | 1.48 | 1.46 | 1.45 | 1.49 | 1.51 |
| 44 | 1.45 | 1.44 | 1.43 | 1.47 | 1.49 |
| 45 | 1.43 | 1.42 | 1.40 | 1.44 | 1.46 |
| 46 | 1.41 | 1.40 | 1.38 | 1.42 | 1.44 |
| 47 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 48 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 49 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 50 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 51 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 52 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 53 | 1.37 | 1.35 | 1.34 | 1.38 | 1.40 |
| 54 | 1.34 | 1.33 | 1.32 | 1.36 | 1.37 |
| 55 | 1.32 | 1.31 | 1.30 | 1.33 | 1.35 |
| 56 | 1.30 | 1.29 | 1.27 | 1.31 | 1.33 |
| 57 | 1.28 | 1.27 | 1.25 | 1.29 | 1.31 |
| 58 | 1.26 | 1.25 | 1.23 | 1.27 | 1.28 |
| 59 | 1.23 | 1.22 | 1.21 | 1.24 | 1.26 |
| 60 | 1.21 | 1.20 | 1.19 | 1.22 | 1.24 |
| 61 | 1.19 | 1.18 | 1.17 | 1.20 | 1.22 |
| 62 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 63 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 64 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 65 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 66 | 1.16 | 1.15 | 1.14 | 1.17 | 1.18 |
| 67 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 68 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 69 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 70 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 71 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 72 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 73 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 74 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 75 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 76 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 77 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 78 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 79 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 80 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 81 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 82 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 83 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 84 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |

State: Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Supporting Document Schedules

| | |
|--------------------------|--|
| Satisfied - Item: | Transmittal Letter (A&H) |
| Comments: | Refer to General Information tab for filing description. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|-----------------------------------|
| Satisfied - Item: | Actuarial Certification (A&H) |
| Comments: | Included in Actuarial Memorandum. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Actuarial Memorandum and Explanatory Information (A&H) |
| Comments: | |
| Attachment(s): | Actuarial Memo GP2 - PA.pdf Supplement to Actuarial Memorandum GP2 - PA.pdf Exhibits and Attachments.xlsx |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | Advertisements (A&H) |
| Bypass Reason: | N/A to this filing. This is a rate filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | Authorization to File (A&H) |
| Bypass Reason: | N/A-- Allianz is filing on its own behalf. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Insert Page Explanation (A&H) |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

| | |
|--------------------------|--|
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Rate Table (A&H) |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Replacement Form with Highlighted Changes (A&H) |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Advertisement Compliance Certification |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Reserve Calculation (A&H) |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Variability Explanation (A&H) |
| Bypass Reason: | N/A to this filing. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Policyholder Notification Letter |
| Comments: | |
| Attachment(s): | Generic Policyholder Notification - Single Stage 4.29.21 FINAL.pdf |
| Item Status: | |
| Status Date: | |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State: Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2021 - GP2

Project Name/Number: LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

| | |
|--------------------------|---|
| Satisfied - Item: | Response to 7/26/2021 Objection |
| Comments: | |
| Attachment(s): | Response to Objection Received on July 26 2021.pdf Attachments 1 and 2 - GP2 - PA.xlsx |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Response to Objection Received on October 13, 2021 |
| Comments: | |
| Attachment(s): | Response to Objection Received on October 13 2021.pdf |
| Item Status: | |
| Status Date: | |

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State:

Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC Rate Increase 2021 - GP2

Project Name/Number:

LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Attachment Exhibits and Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachments 1 and 2 - GP2 - PA.xlsx is not a PDF document and cannot be reproduced here.

Allianz Life Insurance Company of North America

**Home Office:
5701 Golden Hills Drive
Minneapolis, MN 55416-1297**

Actuarial Memorandum Supporting 25% Aggregate Premium Rate Increase On Individual Long-Term Care Insurance Policy Forms

1. TYPE OF CHANGE

Allianz Life Insurance Company of North America (the Company) proposes the following rate revisions on the below long-term care (LTC) policy form. The company issued this policy form in Pennsylvania between 2006 and 2010.

| | |
|-------------------------------|--|
| <u>Product Name</u> | <u>Form series (including associated riders)</u> |
| Generation Protector II (GP2) | 11-P-Q-PA, 11-P-Q-PA(F) |

The premium rate increase request varies by benefit period. The table below provides the requested rate increase:

| Policy Form Series | Benefit Period | | |
|-------------------------------|-----------------------|------------------|-----------------|
| | 2-4 Years | 5-8 Years | Lifetime |
| GP2 | 15% | 25% | 45% |

2. PURPOSE OF FILING

This memorandum has been prepared to provide actuarial information supporting a rate revision to premiums for the form series above. The rate revision meets the minimum requirements in the statutes of Pennsylvania.

The Company is requesting a premium rate increase on the above-listed form, including all associated riders. This form is in need of a premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for.

3. LIMITATIONS AND EXCLUSIONS

This actuarial memorandum is intended to support the premium rate increases on the policy form described above and it is not appropriate to use for any other purposes.

4. HISTORY OF RATE REVISION

The table below provides the rate increase history in Pennsylvania for the policy form series in this filing.

| Rate Increase Round | Policy Form Series: GP2 | | |
|---------------------|-------------------------|----------------------|--------------------------------------|
| | Date of Approval | Rate Increase Amount | SERFF Tracking Number (if available) |
| First Rate Increase | 3/30/2016 | 31.5% | ALLB-130164399 |

Exhibit 1 provides the rate increase history nationwide for the policy form series in this filing.

5. SCOPE AND APPLICABILITY

This filing applies to active premium paying policies issued in this state for the policy form listed above. This policy form is no longer being marketed. This policy form includes premium payment options and traditional level-pay-for-life. All premium paying policies are included in this filing and in the attached distribution of business Exhibits. Exhibit 1 provides a distribution of in-force policies and total annual premiums by issue state.

These rates when approved will be applied to policies delivered or issued for delivery in the state of Pennsylvania, regardless of place of current residence.

6. DESCRIPTION OF BENEFITS

These plans are Guaranteed Renewable, Tax-Qualified, Individual Long Term Care Insurance plans. Plans cover facility care and home and community care where applicable. Premiums vary by issue age and are projected to be level for the duration of the policy, unless modified by the riders elected by the policyholder. Rider charges are factor based and are a multiplier of the base premium.

Several coverage options are available:

- ❖ Various Maximum Benefit Periods
- ❖ Various Daily Benefit Amounts
- ❖ Various Elimination Periods
- ❖ Facility Care Plan with various Home and Community Care Benefit levels
- ❖ Separate rates for different underwriting classes
- ❖ Separate rates for joint and single lives

7. POLICYHOLDER OPTIONS

Assuming that the proposed rate increase becomes effective, policyholders will have the following options upon notification of the rate increase:

Policyholder Options to Reduce Benefits:

Policyholders with benefits above the minimum coverage level have the option to modify their policy benefits to mitigate the impact of the proposed rate increase. As examples, the options include, but are not limited to the following:

1. Reduce their benefit period,
2. Lower their daily benefit,
3. Increase their elimination period,
4. Reduce or cancel cost of living accumulation (COLA) riders.

To further minimize the impact to policyholders: As a part of this rate increase, for a limited time policyholders who reduce or cancel their COLA benefit riders will maintain all of their past COLA benefit increase percentages. Future premiums and benefit increases will be based on the new coverage levels elected by the policyholder. If the policyholder reduces their daily benefit, then the past increase in daily benefit from COLA rider will be reduced by the same proportion.

Non-forfeiture Offers:

In addition, the Company will give the policyholder the option to accept a non-forfeiture benefit if they receive a premium increase at no charge. Acceptance of the non-forfeiture benefit will provide the policyholder with a reduced paid-up policy, with no future premiums required after the effective date of the policyholder's rate increase. Policyholders who elect this option will pay no additional premiums after the effective date of the rate increase, and their benefit pool will be their total premiums paid. In consideration of our policyholders, our company does not subtract past claims from the benefit pool prior to the election of this rider.

8. ISSUE YEAR

This form was sold from 2006 to 2010 in Pennsylvania, and marketed nationally from 2006 through 2010. This form is no longer being issued in any state as Allianz stopped issuing all individual standalone long-term care insurance in 2010.

9. UNDERWRITING DESCRIPTION

All policies subject to this rate revision were subject to full underwriting in accordance with Company standards in place at the time of issue. Those underwriting standards were taken into consideration when projecting future experience.

10. MARKETING METHOD

Sales were conducted by individual agents, who sold primarily on an individual policy basis. The Company no longer sells long-term care insurance policies.

11. AREA FACTORS

The Company did not use area factors within the state.

12. AVERAGE ANNUAL PREMIUM PER INSURED

This section compares the average premiums of the Pennsylvania policy form and nationwide policy form. The following table provides the average annual premium based on December 31, 2020 in-force policies for the policy form included in this filing, both without and with the requested increase.

Pennsylvania Generation Protector II Policy Form:

| | | |
|---------------------------------|---------|-------------------------------|
| Current Average Annual Premium: | \$2,554 | (513 Premium Paying Policies) |
| Proposed (25% increase): | \$3,183 | |

National Generation Protector II Policy Form:

| | | |
|----------------------|---------|----------------------------------|
| 2020 Annual Premium: | \$2,379 | (13,677 Premium Paying Policies) |
|----------------------|---------|----------------------------------|

13. PREMIUM MODALIZATION RULES

The modal premium factors will remain unchanged from the current factors.

14. CLAIM RESERVE

At each valuation date, a claim reserve is computed for each active and pending claim case. For active claims, the claim reserve is calculated as the present value of future benefits from the valuation date to the end of the benefit period. Benefit amounts are discounted for interest and claim continuance. Claim reserves have been discounted and allocated to the appropriate incurred year.

15. BEST ESTIMATE ACTUARIAL ASSUMPTIONS

a. Morbidity:

Attained age claim costs and Waiver of Premium benefits used in projecting future experience for this form have been developed utilizing Company-specific policy experience enhanced with other industry data as needed. Claim costs vary by joint policy status (joint vs. single), gender and various levels of home health care with adjustments for elimination periods, benefit periods, and riders.

Claim costs are developed from first principle using company-specific historical claim experience. Allianz incidence rates are typically credible up to age 89. Allianz data was then graded towards industry data for ages 89 and above, ultimately equating with industry experience by age 100. Continuance and utilization rates from Allianz claim data were blended with industry data when experience lacked credibility (fewer than 1,000 beginning of month claim exposures). Allianz experience was generally in line with industry data.

Future claim costs are projected on a seriatim basis for each policyholder. These claim costs are adjusted according to each policy's benefit designs, such as COLA option, elimination periods and benefit periods.

Underwriting, claim management and product design were taken into consideration when setting the assumptions. Allianz historical experience includes the positive impact of underwriting selection. No scalar increases to the claim cost assumption are made within these projections to reflect future wear off from underwriting selection.

b. Mortality:

The projected future experience uses the gender-distinct 2012 Individual Annuitant Mortality (2012 IAM). This assumption is developed based on feedback from our consultants and is consistent with

industry practice. The mortality assumption balances our morbidity assumption as neither is projected to have future improvements.

c. Persistency:

The Company’s own experience was used in the development of the lapse assumption. The experience is determined to be credible through policy duration 11. The voluntary lapse assumption is split by duration, marital status and COLA option as follows:

| Duration | Individual | | Married | |
|----------|------------|-------|----------|-------|
| | Non-COLA | COLA | Non-COLA | COLA |
| 1 | 9.50% | 7.00% | 7.70% | 3.50% |
| 2 | 6.80% | 4.50% | 5.80% | 2.50% |
| 3 | 4.00% | 2.20% | 3.80% | 1.50% |
| 4 | 3.00% | 1.50% | 2.80% | 1.25% |
| 5 | 2.30% | 1.30% | 1.00% | 0.50% |
| 6 | 1.60% | 0.90% | 1.00% | 0.50% |
| 7+ | 1.40% | 0.75% | 1.00% | 0.40% |

Additional lapses caused by exhaustion of benefits are also modeled using claim incidence, continuance, and utilization rates.

Based on company experience, a 1% increase to lapse rate is assumed immediately after the implementation of the rate increase to account for the election of reduced paid up benefit.

d. Expected Benefit Reduction:

Based on company experience from previous rate increases, the cash flow projection for the proposed rate increase includes an expectation of policyholders lowering their lifetime maximum benefit.

Lifetime benefit period policies are projected to reduce to a 5 year benefit period 12% of the time and to a 3 year benefit period 4% of the time. Policyholders with a non-lifetime benefit period equal to or greater than 5 years are projected to reduce to a 3 year benefit period 6% of the time.

e. Interest and Investment Income:

The interest rate of 4.0% used in the original product filing is also used in these exhibits to calculate the loss ratio. Changes in interest rates and investment income are not used to justify the rate increase.

f. Expenses:

Changes in expense are not used to justify the rate increase and are not included in this analysis. It is assumed that original expense assumptions are still appropriate.

Exhibit 2 provides additional information and justification for the assumptions used in this filing.

16. DEMONSTRATION OF SATISFACTION OF REQUIREMENTS

The projections included in this filing are produced by applying “best estimate” actuarial assumptions that reasonably reflect actual experience. All policies other than traditional-level-pay-for-life are excluded from

the historical and projected experience used to calculate loss ratios. The anticipated lifetime loss ratio for policies based on Pennsylvania specific rate history and these assumptions before the requested rate increase is 100.0% nationwide and 98.3% in Pennsylvania based on pooled experience (Exhibit 3 & 4). The lifetime loss ratio after the requested rate increase is 91.1% nationwide and 89.6% in Pennsylvania based on pooled experience (Exhibits 5 & 6). Loss ratios for Pennsylvania policyholders are slightly lower than national policies mainly due to the difference in distribution of business mix.

The requested rate increase is not calculated to achieve a targeted loss ratio or to maintain rate stability since that would require a significantly larger rate increase. The request is meant to find a balance between the poor performance of the business and the impact of rate increases on our policyholders.

A detailed demonstration of the 58/85 calculations justifying the rate increase can be found in Exhibit 7. The justifiable rate increases under moderately adverse conditions are over 125% on a nationwide basis based on pooled experience. Moderately adverse conditions for the 58/85 calculation are defined as a 10% increase in future claim cost over the current best estimate. Even though some of the policies in this filing may be subject to pre-rate stability minimum loss ratio requirements, we are showing justification of the rate increase by holding all policies to the more stringent 58/85 calculation.

17. ANALYSIS PERFORMED TO CONSIDER A RATE INCREASE

The initial premium schedules were based on pricing assumptions that reflected the Company’s best estimate utilizing the available information at the time. Recent experience studies performed show that experience is more unfavorable than previously assumed which resulted in assumptions being updated and has led to the Company requesting a rate increase on this product. This level is in line with our request nationwide on this policy form. The Pennsylvania specific experience lacks credibility and was not considered on its own in determining the requested rate level compared to our nationwide requests. The original pricing assumptions compared to our current assumptions are included in Exhibit 8.

18. LOSS RATIOS

The lifetime loss ratios for the policy form series split by benefit period are provided in the table below both without and with the requested rate increase. To reflect Pennsylvania specific rate history, nationwide loss ratios are restated to reflect rate increases implemented in Pennsylvania. For actuarial modeling purposes the requested rate increase is assumed to be effective December, 2021.

| Benefit Period | Before Increase | After Increase |
|-----------------------|------------------------|-----------------------|
| Pennsylvania | | |
| 2-4 Years | 87.5% | 83.5% |
| 5-8 Years | 104.3% | 94.7% |
| Lifetime | 108.4% | 90.1% |
| All | 98.3% | 89.6% |
| Nationwide | | |
| 2-4 Years | 85.1% | 81.1% |
| 5-8 Years | 106.4% | 96.8% |
| Lifetime | 113.2% | 95.4% |
| All | 100.0% | 91.1% |

19. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. We used the current distribution of business as of December 31, 2020 to project future experience.

| Nationwide | | | | | | | |
|----------------|------------------|------------------|------------------|----------------|----------------|---------|-------------|
| Benefit period | 5% Compound COLA | 4% Compound COLA | 3% Compound COLA | 5% Simple COLA | Two Times COLA | No COLA | Grand Total |
| 2-Year | 0.5% | 0.1% | 0.5% | 0.3% | 0.2% | 0.9% | 2.5% |
| 3-Year | 6.1% | 1.6% | 4.2% | 3.7% | 1.9% | 7.2% | 24.7% |
| 4-Year | 4.1% | 1.1% | 2.4% | 2.0% | 1.0% | 2.8% | 13.4% |
| 5-Year | 10.0% | 2.0% | 6.1% | 4.3% | 2.7% | 7.6% | 32.7% |
| 8-Year | 4.4% | 0.8% | 2.5% | 1.8% | 0.7% | 2.9% | 13.1% |
| Lifetime | 4.7% | 0.7% | 2.1% | 1.9% | 0.6% | 3.6% | 13.6% |
| Grand Total | 29.7% | 6.4% | 17.7% | 14.0% | 7.1% | 25.1% | 100.0% |

| Pennsylvania | | | | | | | | | |
|----------------|------------------|------------------|------------------|----------------|----------------|---------|-------------|------------------------|------------------------|
| Benefit period | 5% Compound COLA | 4% Compound COLA | 3% Compound COLA | 5% Simple COLA | Two Times COLA | No COLA | Grand Total | Proposed Rate Increase | Policyholders Impacted |
| 2-Year | 1.0% | 0.4% | 0.2% | 0.4% | 0.2% | 0.8% | 2.9% | 15% | 15 |
| 3-Year | 6.4% | 2.9% | 6.8% | 5.7% | 0.6% | 5.3% | 27.7% | 15% | 142 |
| 4-Year | 2.7% | 1.0% | 2.3% | 1.4% | 2.9% | 1.0% | 11.3% | 15% | 58 |
| 5-Year | 10.9% | 2.5% | 7.0% | 4.9% | 1.6% | 8.0% | 34.9% | 25% | 179 |
| 8-Year | 4.5% | 0.2% | 2.1% | 0.6% | 0.6% | 1.6% | 9.6% | 25% | 49 |
| Lifetime | 4.9% | 0.2% | 2.3% | 1.6% | 0.4% | 4.3% | 13.6% | 45% | 70 |
| Grand Total | 30.4% | 7.2% | 20.9% | 14.4% | 6.2% | 20.9% | 100.0% | 25% | 513 |

20. ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualifications standards for preparing health rate filings.

Claims, reserves, and policyholder data are provided by our third party administrator and our valuation actuaries. Data was reviewed for reasonableness.

I hereby certify that, to the best of my knowledge and belief:

- a. It complies with Actuarial Standards of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans";
- b. The premiums charged after the proposed rate increase is not unfairly discriminatory and the premiums after the proposed rate increase are not excessive. The proposed premium rate increase is not sufficient to prevent future rate actions by the company and benefits currently are not reasonable in relation to the premiums charged.
- c. Assumptions within this filing are based on best estimate without provision for adverse deviation while interest rates used are based on original product filing.

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

By:



Name: Noelle Destrampe, FSA MAAA
Actuary
Its: Authorized Designee
June 21, 2021

Exhibit 1
Allianz Life Insurance Company of North America
Status of Filing as of 4/12/2021
Policy Form Series : 11-P-Q, et al.

| State | First Rate Increase | | | | First Rate Increase (Follow-up) | | | | Second Rate Increase | | | | Cumulative Approved Increase | As of December 31, 2020 | |
|-------------------|---------------------|------------|---------------|-----------------|---------------------------------|------------|---------------|-----------------|----------------------|------------|---------------|-----------------|------------------------------|-------------------------|--------------------|
| | Amount Requested | Date Filed | Date Approved | Amount Approved | Amount Requested | Date Filed | Date Approved | Amount Approved | Amount Requested | Date Filed | Date Approved | Amount Approved | | Policy Count | Annualized Premium |
| Alabama | 38.0% | 10/16/2015 | 5/11/2016 | 24.1% | | | | | 23.5% | | | | 24.1% | 361 | \$ 748,737 |
| Alaska | 38.0% | 10/21/2015 | 10/21/2015 | 38.0% | | | | | | | | | 38.0% | 35 | \$ 117,463 |
| Arizona | 60.0% | 10/16/2015 | 6/21/2016 | 26.7% | | | | | | | | | 26.7% | 372 | \$ 832,636 |
| Arkansas | 38.0% | 6/14/2016 | 8/3/2016 | 10.0% | 27.0% | 2/7/2019 | 3/26/2019 | 8.2% | | | | | 19.0% | 114 | \$ 248,155 |
| Colorado | 38.0% | 12/27/2017 | 6/2/2017 | 9.8% | | | | | 43.1% | | TBD | | 9.8% | 515 | \$ 1,121,029 |
| Connecticut | 38.0% | 5/5/2016 | 9/22/2016 | 15.0% | 24.0% | 2/7/2019 | 4/3/2019 | 12.3% | | | | | 29.1% | 152 | \$ 611,925 |
| Delaware | 38.0% | 12/27/2018 | 4/1/2019 | 38.0% | | | | | | | | | 38.0% | 34 | \$ 87,342 |
| Dist. of Columbia | 38.0% | 1/7/2019 | 9/13/2019 | 10.0% | | | | | | | | | 10.0% | 28 | \$ 74,351 |
| Florida | 56.4% | 12/31/2019 | 9/24/2020 | 93.6% | | | | | | | | | 93.6% | 508 | \$ 1,216,236 |
| Georgia | 38.0% | 10/16/2015 | 3/15/2016 | 12.0% | 25.0% | 2/7/2019 | 5/21/2019 | 9.6% | | | | | 22.8% | 603 | \$ 1,421,510 |
| Hawaii | 38.0% | 10/16/2015 | 11/15/2018 | 30.2% | | | | | | | | | 30.2% | 23 | \$ 62,137 |
| Idaho | 38.0% | 10/16/2015 | 12/24/2015 | 38.0% | | | | | | | | | 38.0% | 122 | \$ 240,546 |
| Illinois | 60.0% | 10/16/2015 | 12/11/2017 | 60.0% | | | | | | | | | 60.0% | 711 | \$ 1,699,297 |
| Indiana | 38.0% | 5/22/2019 | Disapproved | 0.0% | 87.0% | 6/26/2020 | 9/3/2020 | 9.6% | | | | | 9.6% | 98 | \$ 248,228 |
| Iowa | 38.0% | 10/16/2015 | 4/7/2016 | 17.9% | 22.0% | 2/7/2019 | 3/18/2019 | 12.0% | | | | | 32.0% | 376 | \$ 863,396 |
| Kansas | 60.0% | 10/16/2015 | 7/26/2016 | 60.0% | | | | | | | | | 60.0% | 342 | \$ 723,237 |
| Kentucky | 38.0% | 10/16/2015 | 1/18/2016 | 31.7% | | | | | | | | | 31.7% | 161 | \$ 381,329 |
| Louisiana | 38.0% | 12/27/2018 | 9/23/2019 | 17.7% | | | | | | | | | 17.7% | 181 | \$ 332,205 |
| Maine | 38.0% | 1/12/2016 | 8/18/2016 | 33.0% | | | | | | | | | 33.0% | 59 | \$ 157,945 |
| Maryland | 38.0% | 10/16/2015 | 5/19/2016 | 15.0% | 12.0% | 2/7/2019 | 7/2/2019 | 11.4% | 25.1% | | TBD | | 28.1% | 309 | \$ 789,828 |
| Massachusetts | 38.0% | 7/28/2016 | 9/6/2017 | 16.0% | | | | | 45.7% | | TBD | | 16.0% | 43 | \$ 154,092 |
| Michigan | 38.0% | 10/16/2015 | 11/6/2015 | 38.0% | | | | | | | | | 38.0% | 417 | \$ 917,447 |
| Minnesota | 38.0% | 7/28/2016 | 11/4/2016 | 33.1% | | | | | | | | | 33.1% | 1,512 | \$ 3,688,519 |
| Mississippi | 38.0% | 10/16/2015 | 12/16/2015 | 25.0% | 8.0% | 2/7/2019 | 10/22/2019 | 8.0% | | | | | 35.0% | 102 | \$ 189,453 |
| Missouri | 38.0% | 11/16/2015 | 1/29/2016 | 38.0% | | | | | | | | | 38.0% | 639 | \$ 1,338,501 |
| Montana | 38.0% | 10/16/2015 | 6/8/2017 | 27.1% | 12.0% | 2/7/2019 | 5/21/2019 | 11.6% | | | | | 41.8% | 110 | \$ 293,233 |
| Nebraska | 38.0% | 10/16/2015 | 12/10/2015 | 38.0% | | | | | | | | | 38.0% | 355 | \$ 776,083 |
| Nevada | 38.0% | 6/14/2016 | 7/5/2017 | 30.0% | | | | | 35.3% | | TBD | | 30.0% | 79 | \$ 184,700 |
| New Hampshire | 38.0% | 10/16/2015 | 2/16/2016 | 38.0% | | | | | | | | | 38.0% | 61 | \$ 159,397 |
| New Jersey | 38.0% | 10/16/2015 | 10/27/2016 | 20.9% | | | | | | | | | 20.9% | 299 | \$ 886,622 |
| New Mexico | 38.0% | 12/27/2018 | 1/28/2019 | 12.0% | | | | | | | | | 12.0% | 113 | \$ 244,188 |
| North Carolina | 38.0% | 10/16/2015 | 5/10/2016 | 30.0% | | | | | 25.8% | | TBD | | 30.0% | 336 | \$ 775,099 |
| North Dakota | 38.0% | 10/16/2015 | 12/14/2015 | 15.0% | 17.0% | 2/7/2019 | 3/11/2019 | 11.5% | | | | | 28.2% | 122 | \$ 248,010 |
| Ohio | 38.0% | 10/16/2015 | 5/20/2016 | 15.0% | 22.0% | 2/7/2019 | 7/24/2019 | 11.0% | | | | | 27.7% | 413 | \$ 947,212 |
| Oklahoma | 38.0% | 10/16/2015 | 2/22/2016 | 10.0% | 24.0% | 2/7/2019 | 3/14/2019 | 12.1% | | | | | 23.3% | 226 | \$ 507,761 |
| Oregon | 38.0% | 10/16/2015 | 1/28/2016 | 38.0% | | | | | | | | | 38.0% | 259 | \$ 582,662 |
| Pennsylvania | 38.0% | 10/16/2015 | 3/30/2016 | 31.5% | | | | | 24.6% | | TBD | | 31.5% | 513 | \$ 1,310,286 |
| Rhode Island | 38.0% | 12/27/2018 | 1/21/2020 | 38.0% | | | | | | | | | 38.0% | 74 | \$ 155,322 |
| South Carolina | 38.0% | 10/16/2015 | 2/8/2016 | 20.0% | 14.0% | 2/7/2019 | 11/21/2019 | 8.7% | | | | | 30.4% | 212 | \$ 453,487 |
| South Dakota | 38.0% | 10/16/2015 | 11/13/2015 | 38.0% | | | | | | | | | 38.0% | 175 | \$ 404,637 |
| Tennessee | 38.0% | 10/16/2015 | 4/5/2016 | 38.0% | | | | | 25.3% | | TBD | | 38.0% | 347 | \$ 738,743 |
| Texas | 60.0% | 2/17/2016 | 5/11/2016 | 60.0% | | | | | | | | | 60.0% | 817 | \$ 1,924,494 |
| Utah | 38.0% | 6/9/2016 | 8/17/2016 | 38.0% | | | | | | | | | 38.0% | 41 | \$ 88,076 |
| Vermont | 38.0% | 12/27/2018 | | | | | | | | | | | 0.0% | 32 | \$ 68,244 |
| Virginia | 60.0% | 10/16/2015 | 6/8/2016 | 60.0% | | | | | | | | | 60.0% | 643 | \$ 1,924,330 |
| Washington | 38.0% | 10/19/2015 | 6/16/2016 | 23.9% | | | | | | | | | 23.9% | 245 | \$ 636,018 |
| West Virginia | 38.0% | 10/16/2015 | 2/26/2016 | 38.0% | | | | | | | | | 38.0% | 20 | \$ 47,466 |
| Wisconsin | 38.0% | 12/17/2015 | 9/19/2016 | 38.0% | | | | | | | | | 38.0% | 299 | \$ 734,076 |
| Wyoming | 38.0% | 10/16/2015 | 2/9/2016 | 38.0% | | | | | | | | | 38.0% | 69 | \$ 184,148 |
| Total | | | | | | | | | | | | | 37.9% | 13,677 | \$ 32,539,837 |

Exhibit 3
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GP2
As of 12/31/2020
No Requested Rate Increase

| <u>Year</u> | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|-------------|-----------------------|------------------------|-------------------|
| 2006 | \$1,459,077 | \$0 | 0.0% |
| 2007 | \$9,844,256 | \$229,386 | 2.3% |
| 2008 | \$21,755,784 | \$126,380 | 0.6% |
| 2009 | \$29,691,827 | \$662,935 | 2.2% |
| 2010 | \$32,718,689 | \$846,097 | 2.6% |
| 2011 | \$31,599,988 | \$1,625,959 | 5.1% |
| 2012 | \$30,802,953 | \$3,273,925 | 10.6% |
| 2013 | \$30,210,136 | \$3,153,622 | 10.4% |
| 2014 | \$29,635,089 | \$2,472,985 | 8.3% |
| 2015 | \$29,089,430 | \$5,787,073 | 19.9% |
| 2016 | \$28,564,788 | \$7,266,555 | 25.4% |
| 2017 | \$29,756,392 | \$7,548,852 | 25.4% |
| 2018 | \$32,498,693 | \$12,907,554 | 39.7% |
| 2019 | \$33,170,919 | \$9,337,131 | 28.1% |
| 2020 | \$32,393,331 | \$12,897,323 | 39.8% |
| 2021 | \$31,128,173 | \$12,329,212 | 39.6% |
| 2022 | \$30,339,137 | \$14,621,274 | 48.2% |
| 2023 | \$29,331,307 | \$16,698,694 | 56.9% |
| 2024 | \$28,287,485 | \$19,134,121 | 67.6% |
| 2025 | \$27,210,224 | \$21,835,842 | 80.2% |
| 2026 | \$26,098,630 | \$24,857,060 | 95.2% |
| 2027 | \$24,954,941 | \$28,186,491 | 112.9% |
| 2028 | \$23,779,092 | \$31,958,434 | 134.4% |
| 2029 | \$22,576,405 | \$36,004,018 | 159.5% |
| 2030 | \$21,347,959 | \$40,325,831 | 188.9% |
| 2031 | \$20,098,945 | \$44,677,486 | 222.3% |
| 2032 | \$18,832,459 | \$49,068,232 | 260.6% |
| 2033 | \$17,558,317 | \$53,103,266 | 302.4% |
| 2034 | \$16,281,885 | \$56,799,824 | 348.9% |
| 2035 | \$15,012,609 | \$59,947,318 | 399.3% |
| 2036 | \$13,757,088 | \$62,608,261 | 455.1% |
| 2037 | \$12,527,882 | \$64,465,673 | 514.6% |
| 2038 | \$11,332,257 | \$65,725,382 | 580.0% |
| 2039 | \$10,180,783 | \$66,236,113 | 650.6% |
| 2040 | \$9,080,465 | \$66,193,569 | 729.0% |
| 2041 | \$8,041,998 | \$65,230,243 | 811.1% |
| 2042 | \$7,069,504 | \$63,581,277 | 899.4% |
| 2043 | \$6,168,661 | \$61,193,947 | 992.0% |
| 2044 | \$5,341,272 | \$58,380,151 | 1093.0% |
| 2045 | \$4,591,535 | \$54,967,324 | 1197.1% |
| 2046 | \$3,918,199 | \$51,267,332 | 1308.4% |
| 2047 | \$3,320,291 | \$47,285,663 | 1424.1% |
| 2048 | \$2,793,451 | \$43,245,799 | 1548.1% |
| 2049 | \$2,334,662 | \$39,022,523 | 1671.4% |
| 2050 | \$1,938,053 | \$34,904,131 | 1801.0% |
| 2051 | \$1,598,747 | \$30,927,134 | 1934.5% |
| 2052 | \$1,310,605 | \$27,241,310 | 2078.5% |
| 2053 | \$1,068,782 | \$23,753,807 | 2222.5% |
| 2054 | \$867,068 | \$20,591,444 | 2374.8% |
| 2055 | \$700,242 | \$17,746,312 | 2534.3% |
| 2056 | \$563,007 | \$15,269,154 | 2712.1% |
| 2057 | \$451,116 | \$13,039,763 | 2890.6% |
| 2058 | \$360,120 | \$11,083,657 | 3077.8% |
| 2059 | \$286,485 | \$9,348,302 | 3263.1% |
| 2060 | \$227,026 | \$7,857,504 | 3461.1% |
| 2061 | \$179,332 | \$6,561,421 | 3658.8% |
| 2062 | \$141,125 | \$5,463,289 | 3871.3% |
| 2063 | \$110,648 | \$4,524,847 | 4089.4% |
| 2064 | \$86,357 | \$3,737,649 | 4328.1% |
| 2065 | \$67,118 | \$3,067,066 | 4569.7% |
| 2066 | \$51,909 | \$2,509,142 | 4833.7% |
| 2067 | \$39,952 | \$2,042,130 | 5111.4% |
| 2068 | \$30,577 | \$1,653,640 | 5408.2% |
| 2069 | \$23,273 | \$1,321,525 | 5678.3% |
| 2070 | \$17,602 | \$1,042,562 | 5922.9% |
| 2071 | \$13,234 | \$811,587 | 6132.4% |
| 2072 | \$9,889 | \$624,812 | 6318.3% |
| 2073 | \$7,355 | \$474,994 | 6458.3% |
| 2074 | \$5,445 | \$358,246 | 6579.4% |
| 2075+ | \$14,419 | \$1,003,523 | 6959.6% |

Summary of Experience at 4.0%

| | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|----------------------------|-----------------------|------------------------|-------------------|
| Historical (YE2020) | \$526,828,267 | \$79,068,515 | 15.0% |
| Projected Future (2021 +) | \$325,403,817 | \$773,447,725 | 237.7% |
| Total Lifetime Anticipated | \$852,232,084 | \$852,516,240 | 100.0% |

Exhibit 4
Allianz Life Insurance Company of North America
Pennsylvania Experience
Policy Form Series: GP2
As of 12/31/2020
No Requested Rate Increase

| <u>Year</u> | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|-------------|-----------------------|------------------------|-------------------|
| 2006 | \$438 | \$0 | 0.0% |
| 2007 | \$273,490 | \$0 | 0.0% |
| 2008 | \$840,265 | \$0 | 0.0% |
| 2009 | \$1,243,867 | \$0 | 0.0% |
| 2010 | \$1,447,103 | \$60,838 | 4.2% |
| 2011 | \$1,381,686 | \$276,068 | 20.0% |
| 2012 | \$1,354,174 | \$191,313 | 14.1% |
| 2013 | \$1,318,623 | \$74 | 0.0% |
| 2014 | \$1,274,106 | \$4,359 | 0.3% |
| 2015 | \$1,227,150 | \$0 | 0.0% |
| 2016 | \$1,204,455 | \$644,622 | 53.5% |
| 2017 | \$1,259,013 | \$538,172 | 42.7% |
| 2018 | \$1,367,806 | \$269,567 | 19.7% |
| 2019 | \$1,372,889 | \$358,401 | 26.1% |
| 2020 | \$1,317,761 | \$950,692 | 72.1% |
| 2021 | \$1,262,878 | \$445,197 | 35.3% |
| 2022 | \$1,235,187 | \$534,649 | 43.3% |
| 2023 | \$1,197,697 | \$616,830 | 51.5% |
| 2024 | \$1,158,531 | \$713,012 | 61.5% |
| 2025 | \$1,117,747 | \$820,582 | 73.4% |
| 2026 | \$1,075,292 | \$940,526 | 87.5% |
| 2027 | \$1,031,251 | \$1,072,671 | 104.0% |
| 2028 | \$985,629 | \$1,223,785 | 124.2% |
| 2029 | \$938,628 | \$1,385,974 | 147.7% |
| 2030 | \$890,290 | \$1,560,225 | 175.2% |
| 2031 | \$840,818 | \$1,737,203 | 206.6% |
| 2032 | \$790,335 | \$1,916,943 | 242.5% |
| 2033 | \$739,248 | \$2,085,791 | 282.2% |
| 2034 | \$687,793 | \$2,243,409 | 326.2% |
| 2035 | \$636,377 | \$2,381,711 | 374.3% |
| 2036 | \$585,275 | \$2,501,765 | 427.5% |
| 2037 | \$535,000 | \$2,588,254 | 483.8% |
| 2038 | \$485,879 | \$2,651,805 | 545.8% |
| 2039 | \$438,363 | \$2,686,122 | 612.8% |
| 2040 | \$392,750 | \$2,700,698 | 687.6% |
| 2041 | \$349,507 | \$2,680,244 | 766.9% |
| 2042 | \$308,809 | \$2,631,285 | 852.1% |
| 2043 | \$270,888 | \$2,552,600 | 942.3% |
| 2044 | \$235,818 | \$2,454,456 | 1040.8% |
| 2045 | \$203,794 | \$2,329,792 | 1143.2% |
| 2046 | \$174,815 | \$2,192,162 | 1254.0% |
| 2047 | \$148,893 | \$2,039,880 | 1370.0% |
| 2048 | \$125,876 | \$1,881,960 | 1495.1% |
| 2049 | \$105,666 | \$1,711,962 | 1620.2% |
| 2050 | \$88,050 | \$1,541,639 | 1750.9% |
| 2051 | \$72,862 | \$1,371,676 | 1882.6% |
| 2052 | \$59,863 | \$1,213,575 | 2027.2% |
| 2053 | \$48,867 | \$1,061,403 | 2172.0% |
| 2054 | \$39,619 | \$920,324 | 2323.0% |
| 2055 | \$31,910 | \$791,152 | 2479.3% |
| 2056 | \$25,530 | \$678,595 | 2658.1% |
| 2057 | \$20,306 | \$578,173 | 2847.4% |
| 2058 | \$16,048 | \$491,341 | 3061.7% |
| 2059 | \$12,601 | \$413,083 | 3278.2% |
| 2060 | \$9,826 | \$345,257 | 3513.8% |
| 2061 | \$7,618 | \$285,923 | 3753.1% |
| 2062 | \$5,871 | \$235,571 | 4012.2% |
| 2063 | \$4,502 | \$192,134 | 4268.2% |
| 2064 | \$3,432 | \$155,908 | 4542.9% |
| 2065 | \$2,602 | \$125,440 | 4820.2% |
| 2066 | \$1,961 | \$100,275 | 5114.7% |
| 2067 | \$1,466 | \$80,002 | 5456.0% |
| 2068 | \$1,087 | \$63,066 | 5802.0% |
| 2069 | \$798 | \$48,839 | 6123.0% |
| 2070 | \$578 | \$37,789 | 6541.4% |
| 2071 | \$411 | \$28,637 | 6962.7% |
| 2072 | \$287 | \$20,566 | 7171.8% |
| 2073 | \$196 | \$14,309 | 7303.9% |
| 2074 | \$131 | \$9,723 | 7428.9% |
| 2075+ | \$222 | \$18,005 | 8102.1% |

Summary of Experience at 4.0%

| | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|----------------------------|-----------------------|------------------------|-------------------|
| Historical (YE2020) | \$21,995,999 | \$3,798,671 | 17.3% |
| Projected Future (2021 +) | \$13,531,372 | \$31,130,287 | 230.1% |
| Total Lifetime Anticipated | \$35,527,371 | \$34,928,957 | 98.3% |

Exhibit 5
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GP2
As of 12/31/2020
With Average 25% Rate Increase

| <u>Year</u> | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|-------------|-----------------------|------------------------|-------------------|
| 2006 | \$1,459,077 | \$0 | 0.0% |
| 2007 | \$9,844,256 | \$229,386 | 2.3% |
| 2008 | \$21,755,784 | \$126,380 | 0.6% |
| 2009 | \$29,691,827 | \$662,935 | 2.2% |
| 2010 | \$32,718,689 | \$846,097 | 2.6% |
| 2011 | \$31,599,988 | \$1,625,959 | 5.1% |
| 2012 | \$30,802,953 | \$3,273,925 | 10.6% |
| 2013 | \$30,210,136 | \$3,153,622 | 10.4% |
| 2014 | \$29,635,089 | \$2,472,985 | 8.3% |
| 2015 | \$29,089,430 | \$5,787,073 | 19.9% |
| 2016 | \$28,564,788 | \$7,266,555 | 25.4% |
| 2017 | \$29,756,392 | \$7,548,852 | 25.4% |
| 2018 | \$32,498,693 | \$12,907,554 | 39.7% |
| 2019 | \$33,170,919 | \$9,337,131 | 28.1% |
| 2020 | \$32,393,331 | \$12,897,323 | 39.8% |
| 2021 | \$31,145,621 | \$12,329,212 | 39.6% |
| 2022 | \$35,017,234 | \$14,408,495 | 41.1% |
| 2023 | \$35,557,575 | \$16,361,036 | 46.0% |
| 2024 | \$34,301,771 | \$18,732,009 | 54.6% |
| 2025 | \$33,005,313 | \$21,361,670 | 64.7% |
| 2026 | \$31,667,049 | \$24,301,411 | 76.7% |
| 2027 | \$30,289,592 | \$27,539,707 | 90.9% |
| 2028 | \$28,872,770 | \$31,207,231 | 108.1% |
| 2029 | \$27,422,904 | \$35,139,489 | 128.1% |
| 2030 | \$25,941,212 | \$39,340,021 | 151.7% |
| 2031 | \$24,433,876 | \$43,570,159 | 178.3% |
| 2032 | \$22,904,563 | \$47,840,222 | 208.9% |
| 2033 | \$21,365,057 | \$51,766,074 | 242.3% |
| 2034 | \$19,821,817 | \$55,363,484 | 279.3% |
| 2035 | \$18,286,239 | \$58,424,881 | 319.5% |
| 2036 | \$16,766,305 | \$61,011,428 | 363.9% |
| 2037 | \$15,277,219 | \$62,814,142 | 411.2% |
| 2038 | \$13,827,811 | \$64,032,913 | 463.1% |
| 2039 | \$12,430,948 | \$64,520,072 | 519.0% |
| 2040 | \$11,095,182 | \$64,466,208 | 581.0% |
| 2041 | \$9,833,563 | \$63,514,093 | 645.9% |
| 2042 | \$8,651,182 | \$61,894,097 | 715.4% |
| 2043 | \$7,555,024 | \$59,555,534 | 788.3% |
| 2044 | \$6,547,390 | \$56,802,230 | 867.6% |
| 2045 | \$5,633,490 | \$53,467,506 | 949.1% |
| 2046 | \$4,811,918 | \$49,855,597 | 1036.1% |
| 2047 | \$4,081,617 | \$45,971,949 | 1126.3% |
| 2048 | \$3,437,429 | \$42,033,044 | 1222.8% |
| 2049 | \$2,875,838 | \$37,916,917 | 1318.5% |
| 2050 | \$2,389,826 | \$33,903,893 | 1418.7% |
| 2051 | \$1,973,574 | \$30,028,957 | 1521.6% |
| 2052 | \$1,619,683 | \$26,437,922 | 1632.3% |
| 2053 | \$1,322,325 | \$23,040,647 | 1742.4% |
| 2054 | \$1,073,982 | \$19,960,853 | 1858.6% |
| 2055 | \$868,333 | \$17,190,827 | 1979.7% |
| 2056 | \$698,944 | \$14,779,914 | 2114.6% |
| 2057 | \$560,652 | \$12,612,640 | 2249.6% |
| 2058 | \$448,031 | \$10,713,536 | 2391.2% |
| 2059 | \$356,775 | \$9,031,553 | 2531.4% |
| 2060 | \$282,993 | \$7,588,836 | 2681.6% |
| 2061 | \$223,734 | \$6,335,956 | 2831.9% |
| 2062 | \$176,205 | \$5,275,118 | 2993.7% |
| 2063 | \$138,248 | \$4,368,601 | 3160.0% |
| 2064 | \$107,963 | \$3,607,778 | 3341.7% |
| 2065 | \$83,950 | \$2,959,460 | 3525.3% |
| 2066 | \$64,951 | \$2,419,736 | 3725.5% |
| 2067 | \$50,004 | \$1,967,840 | 3935.4% |
| 2068 | \$38,276 | \$1,592,172 | 4159.7% |
| 2069 | \$29,136 | \$1,271,640 | 4364.5% |
| 2070 | \$22,037 | \$1,003,018 | 4551.6% |
| 2071 | \$16,567 | \$781,114 | 4715.0% |
| 2072 | \$12,377 | \$601,947 | 4863.5% |
| 2073 | \$9,203 | \$458,283 | 4979.8% |
| 2074 | \$6,811 | \$346,180 | 5082.7% |
| 2075+ | \$18,031 | \$973,121 | 5397.0% |

Summary of Experience at 4.0%

| | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|----------------------------|-----------------------|------------------------|-------------------|
| Historical (YE2020) | \$526,828,267 | \$79,068,515 | 15.0% |
| Projected Future (2021 +) | \$387,315,224 | \$754,004,463 | 194.7% |
| Total Lifetime Anticipated | \$914,143,491 | \$833,072,978 | 91.1% |

Exhibit 6
Allianz Life Insurance Company of North America
Pennsylvania Experience
Policy Form Series: GP2
As of 12/31/2020
With Average 25% Rate Increase

| <u>Year</u> | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|-------------|-----------------------|------------------------|-------------------|
| 2006 | \$438 | \$0 | 0.0% |
| 2007 | \$273,490 | \$0 | 0.0% |
| 2008 | \$840,265 | \$0 | 0.0% |
| 2009 | \$1,243,867 | \$0 | 0.0% |
| 2010 | \$1,447,103 | \$60,838 | 4.2% |
| 2011 | \$1,381,686 | \$276,068 | 20.0% |
| 2012 | \$1,354,174 | \$191,313 | 14.1% |
| 2013 | \$1,318,623 | \$74 | 0.0% |
| 2014 | \$1,274,106 | \$4,359 | 0.3% |
| 2015 | \$1,227,150 | \$0 | 0.0% |
| 2016 | \$1,204,455 | \$644,622 | 53.5% |
| 2017 | \$1,259,013 | \$538,172 | 42.7% |
| 2018 | \$1,367,806 | \$269,567 | 19.7% |
| 2019 | \$1,372,889 | \$358,401 | 26.1% |
| 2020 | \$1,317,761 | \$950,692 | 72.1% |
| 2021 | \$1,263,866 | \$445,197 | 35.2% |
| 2022 | \$1,435,807 | \$526,145 | 36.6% |
| 2023 | \$1,448,144 | \$602,854 | 41.6% |
| 2024 | \$1,401,109 | \$696,445 | 49.7% |
| 2025 | \$1,352,118 | \$801,104 | 59.2% |
| 2026 | \$1,301,104 | \$917,762 | 70.5% |
| 2027 | \$1,248,164 | \$1,046,221 | 83.8% |
| 2028 | \$1,193,299 | \$1,193,062 | 100.0% |
| 2029 | \$1,136,747 | \$1,350,633 | 118.8% |
| 2030 | \$1,078,559 | \$1,519,967 | 140.9% |
| 2031 | \$1,018,972 | \$1,692,045 | 166.1% |
| 2032 | \$958,133 | \$1,867,016 | 194.9% |
| 2033 | \$896,527 | \$2,031,663 | 226.6% |
| 2034 | \$834,444 | \$2,185,548 | 261.9% |
| 2035 | \$772,369 | \$2,320,624 | 300.5% |
| 2036 | \$710,640 | \$2,437,992 | 343.1% |
| 2037 | \$649,875 | \$2,522,704 | 388.2% |
| 2038 | \$590,472 | \$2,584,923 | 437.8% |
| 2039 | \$532,979 | \$2,618,488 | 491.3% |
| 2040 | \$477,757 | \$2,632,493 | 551.0% |
| 2041 | \$425,377 | \$2,612,100 | 614.1% |
| 2042 | \$376,054 | \$2,563,939 | 681.8% |
| 2043 | \$330,071 | \$2,486,671 | 753.4% |
| 2044 | \$287,521 | \$2,390,413 | 831.4% |
| 2045 | \$248,641 | \$2,268,397 | 912.3% |
| 2046 | \$213,436 | \$2,133,820 | 999.7% |
| 2047 | \$181,925 | \$1,985,176 | 1091.2% |
| 2048 | \$153,926 | \$1,831,094 | 1189.6% |
| 2049 | \$129,328 | \$1,665,208 | 1287.6% |
| 2050 | \$107,874 | \$1,499,106 | 1389.7% |
| 2051 | \$89,366 | \$1,333,390 | 1492.1% |
| 2052 | \$73,513 | \$1,179,051 | 1603.9% |
| 2053 | \$60,094 | \$1,030,442 | 1714.7% |
| 2054 | \$48,795 | \$892,738 | 1829.6% |
| 2055 | \$39,368 | \$766,584 | 1947.2% |
| 2056 | \$31,556 | \$656,697 | 2081.1% |
| 2057 | \$25,150 | \$558,815 | 2222.0% |
| 2058 | \$19,920 | \$474,266 | 2380.8% |
| 2059 | \$15,679 | \$398,298 | 2540.3% |
| 2060 | \$12,259 | \$332,642 | 2713.5% |
| 2061 | \$9,531 | \$275,262 | 2887.9% |
| 2062 | \$7,368 | \$226,642 | 3076.1% |
| 2063 | \$5,667 | \$184,784 | 3260.9% |
| 2064 | \$4,334 | \$149,864 | 3457.7% |
| 2065 | \$3,297 | \$120,482 | 3653.9% |
| 2066 | \$2,492 | \$96,203 | 3860.7% |
| 2067 | \$1,869 | \$76,635 | 4100.1% |
| 2068 | \$1,389 | \$60,309 | 4341.2% |
| 2069 | \$1,022 | \$46,630 | 4563.0% |
| 2070 | \$742 | \$36,034 | 4858.4% |
| 2071 | \$529 | \$27,291 | 5159.2% |
| 2072 | \$369 | \$19,607 | 5308.5% |
| 2073 | \$253 | \$13,657 | 5406.8% |
| 2074 | \$169 | \$9,297 | 5504.5% |
| 2075+ | \$287 | \$17,252 | 6010.0% |

Summary of Experience at 4.0%

| | <u>Earned Premium</u> | <u>Incurred Claims</u> | <u>Loss Ratio</u> |
|----------------------------|-----------------------|------------------------|-------------------|
| Historical (YE2020) | \$21,995,999 | \$3,798,671 | 17.3% |
| Projected Future (2021 +) | \$16,081,216 | \$30,336,804 | 188.6% |
| Total Lifetime Anticipated | \$38,077,215 | \$34,135,474 | 89.6% |

Exhibit 7
58/85 Calculations
Allianz Life Insurance of North America
Nationwide Experience
Policy Form Series: GP2

| | | |
|----|--|-----|
| a) | The accumulated value of the initial earned premium is | 506 |
| | 58% of this value: | 293 |
| b) | The accumulated value of prior premium rate schedule increases is | 21 |
| | 85% of this value: | 18 |
| c) | The present value of future projected initial earned premiums is | 257 |
| | 58% of this value: | 149 |
| d) | The present value of future projected earned premium from prior premium rate schedule increases is | 69 |
| | PV of future projected EP from 25% increase: | 62 |
| | Combined: | 131 |
| | 85% of this value: | 111 |
| e) | The accumulated value of past incurred claims is | 79 |
| | The present value of future projected incurred claims* is | 829 |
| | sum of these 2 values: | 908 |
| f) | The sum of a,b,c and d is | 571 |
| | This amount is less than e) | 908 |

*Projected incurred claims contain a 10% margin for moderately adverse experience.

Allianz Life Insurance Company of North America

Home Office:
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Supplement to the Actuarial Memorandum

| | |
|--------------------------------|--|
| <u>Product Name</u> | <u>Form series (including associated riders)</u> |
| Generation Protection II (GP2) | 11-P-Q-PA, 11-P-Q-PA(F) |

1. PURPOSE OF FILING

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Title 40 Section 3801.303(c), Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, and to provide items generally requested by the Department. It may not be appropriate for other purposes.

2. DEMONSTRATION OF COMPLIANCE WITH TITLE 40 SECTION 3801.303(c)

We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

3. DEMONSTRATION OF COMPLIANCE WITH REG. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable as this filing is not for rates for a new policy form.

89.83 (c): *Revision of Current Rates*

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e. the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 16 of the actuarial memorandum.

This rate increase filing complies with the set of requirements for policies issued on or after September 16, 2002.

(2): Section 6 of the actuarial memorandum provides a description of benefits. Copies of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to past and projected future experience that continues to be more adverse than previously expected and originally priced for.

The company is requesting a premium rate increase that varies by benefit period, as shown in Section 1 of the actuarial memorandum. The request is meant to find a balance between the poor performance of the business and the impact of rate increases on our policyholders. Section 4 and Exhibit 1 of the actuarial memorandum provide the rate increase history in Pennsylvania for all policy form series in this filing.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Rate schedules for a policy form are split for policies issued prior to rate stability and policies issued after rate stability, if applicable (i.e. rate increase history differed). Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Exhibits 3 and 5 of the actuarial memorandum provide nationwide earned premium and incurred claim actual and projected experience using best estimate assumptions, as described in Section 15 of the actuarial memorandum, before and after the requested rate increase, respectively.

Attachment 1 to this supplement provides nationwide earned premium and paid claim experience using best estimate assumptions, before the requested rate increase. Please note that historical written premium is not readily available. As a result, premiums in Attachment 1 are reflected on an earned basis rather than written. The interest rate used in Exhibit 3 and 5 and Attachment 1 to accumulate and discount values is 4.0%, as described in Section 15 of the actuarial memorandum.

Exhibits 4 and 6 of the actuarial memorandum and Attachment 2 to this supplement provide similar information to Exhibits 3 and 5 of the actuarial memorandum and Attachment 1 to this supplement, respectively, except provide Pennsylvania-specific experience.

(2)(ii)(A): Section 4 and Exhibit 1 of the actuarial memorandum provide the rate increase history in Pennsylvania for all policy form series in this filing.

(2)(ii)(B): Table 1 shows the commission scales for lifetime pay policies for the policy form series associated with this filing.

Table 1
Policy Form Series GP2
Commission Scales by Duration

| Duration 1 | Duration 2-10 | Duration 11+ |
|-------------------|----------------------|---------------------|
| 84% | 10% | 10% |

The company adjusts renewal commission rates so that total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned since inception for nationwide experience can be found in Exhibits 3 and 5 of the actuarial memorandum, before and after the requested rate increase, respectively. Exhibits 4 and 6 of the actuarial memorandum provide similar information to Exhibits 3 and 5, respectively, but reflect Pennsylvania-specific experience.

Attachments 1 and 2 to this supplement provide reserve balances and the calculation basis for nationwide and Pennsylvania-specific experience, respectively.

(2)(ii)(C)(II): Attachments 1 and 2 to this supplement provide a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for nationwide and Pennsylvania-specific experience, respectively.

Attachment 3 to this supplement provides nationwide historical experience on a durational basis. Included are policy year earned premiums, incurred claims, durational loss ratios, and cumulative loss ratios with interest. The earned premiums have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. Similar to Exhibits 3 through 6 and Attachments 1 and 2, the values used to calculate the cumulative loss ratios are accumulated and discounted at 4.0%.

Attachment 4 to this supplement provides similar information to Attachment 3, except for Pennsylvania-specific experience.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): The claim reserves as of December 31, 2020 shown in this filing is in agreement with the statutory reserves as of December 31, 2020 shown in the annual statement for the policy forms included in this filing.

89.83 *(d)*: We believe the proposed rate tables provided with this filing comply with this subsection.

4. DEMONSTRATION OF COMPLIANCE WITH GENERALLY REQUESTED INFORMATION

EXPERIENCE RESTATED TO CURRENT PENNSYLVANIA RATE LEVEL FROM INCEPTION

Attachment 5 to this supplement provides historical and projected experience on a nationwide basis with premiums restated to assume that the current Pennsylvania rate level had been charged since inception.

PROSPECTIVE PRESENT VALUE ANALYSIS

The Prospective Present Value Method (PPV Method) allows for an increase based on the deterioration in the projected experience for the active premium paying policyholders, along with “catch-up” and “transitional” rate increase provisions. The catch-up provision is included if part or all of a past rate increase was denied or significantly delayed. The transition provision allows for rate increases where prior rate increase requests were voluntarily reduced from the amount justified.

Provided below is the PPV analysis for the justified rate increase due to deterioration with the catch-up provision provided, consistent with the description above. The transition provision of the PPV Method is not included in this analysis as the justified rate increase due to deterioration with the catch-up provision exceeds the average requested rate increase of 25%. If the Department plans to limit rate increase approvals in the future based on the PPV Method with the catch-up provision, the Company will consider the transition provision at the time.

Attachment 6 provides the Present Value of Future Benefits (PVFB) and Present Value of Future Premiums (PVFP) based on Pennsylvania-specific experience under both current assumptions and assumptions from the prior rate filing. All values are discounted using a 4.0% interest rate, which is both the currently assumed and original pricing interest rate assumption. Only active policyholders currently paying premium have been included.

Also included in Attachment 6 is the calculation for determining the total justified rate increase from deterioration which includes the catch-up provision. The total justified rate increase is 31.7%, which is greater than the average 25% current request.

Please note that a projection model reflecting premium-paying policies using assumptions from the prior approved rate filing is unavailable. To estimate this projection, we used calendar year pricing projections from the prior filing for all policyholders. These all-policies projections were “trued up” to reflect the active, premium-paying inforce population in 2020 and projected using persistency and loss ratios from the prior filing.

5. DESCRIPTION OF ATTACHMENTS AND ENCLOSURES

Attachment 1: Nationwide Earned Premium, Claims and Reserves Balance

Attachment 2: Pennsylvania Earned Premium, Claims and Reserves Balance

Attachment 3: Nationwide Historical Experience by Policy Year

Attachment 4: Pennsylvania Historical Experience by Policy Year

Attachment 5: Nationwide Experience Restated to the Pennsylvania Rate Level from Inception

Attachment 6: Justified Rate Increase from Deterioration with Catch-Up Provision Under PPV Analysis

Enclosure: Exhibits and Attachments in Excel

Attachment 1
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series : GP2
As of 12/31/2020

| <u>Incurral</u> <u>Year</u> | <u>Earned</u> <u>Premium</u> | <u>Incurred</u> <u>Claims</u> | <u>Paid</u> <u>Claims</u> | <u>Disabled</u> <u>Life Reserve</u> | <u>IBNR</u> <u>Reserve</u> | <u>Total</u> <u>Claim Reserve</u> | <u>Year-End Active</u> <u>Life Reserve</u> | <u>Incurred</u> <u>Loss Ratio</u> |
|--------------------------------|---------------------------------|----------------------------------|------------------------------|--|-------------------------------|--------------------------------------|---|--------------------------------------|
| 2006 | \$1,459,077 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2007 | \$9,844,256 | \$229,386 | \$229,386 | \$0 | \$0 | \$0 | | 2% |
| 2008 | \$21,755,784 | \$126,380 | \$126,380 | \$0 | \$0 | \$0 | | 1% |
| 2009 | \$29,691,827 | \$662,935 | \$662,935 | \$0 | \$0 | \$0 | | 2% |
| 2010 | \$32,718,689 | \$846,097 | \$846,097 | \$0 | \$0 | \$0 | | 3% |
| 2011 | \$31,599,988 | \$1,625,959 | \$1,625,959 | \$0 | \$0 | \$0 | | 5% |
| 2012 | \$30,802,953 | \$3,273,925 | \$3,107,752 | \$166,173 | \$0 | \$166,173 | | 11% |
| 2013 | \$30,210,136 | \$3,153,622 | \$2,779,660 | \$373,962 | \$0 | \$373,962 | | 10% |
| 2014 | \$29,635,089 | \$2,472,985 | \$2,401,229 | \$71,755 | \$0 | \$71,755 | | 8% |
| 2015 | \$29,089,430 | \$5,787,073 | \$4,901,375 | \$885,698 | \$0 | \$885,698 | | 20% |
| 2016 | \$28,564,788 | \$7,266,555 | \$5,625,019 | \$1,641,536 | \$0 | \$1,641,536 | | 25% |
| 2017 | \$29,756,392 | \$7,548,852 | \$5,113,151 | \$2,435,701 | \$0 | \$2,435,701 | | 25% |
| 2018 | \$32,498,693 | \$12,907,554 | \$5,180,626 | \$7,724,113 | \$2,814 | \$7,726,928 | | 40% |
| 2019 | \$33,170,919 | \$9,337,131 | \$2,781,332 | \$6,555,799 | \$0 | \$6,555,799 | | 28% |
| 2020 | \$32,393,331 | \$12,897,323 | \$555,708 | \$9,873,935 | \$2,467,680 | \$12,341,615 | \$335,203,282 | 40% |

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania-specific Experience
Policy Form Series : GP2
As of 12/31/2020

| <u>Incurral</u> <u>Year</u> | <u>Earned</u> <u>Premium</u> | <u>Incurred</u> <u>Claims</u> | <u>Paid</u> <u>Claims</u> | <u>Disabled</u> <u>Life Reserve</u> | <u>IBNR</u> <u>Reserve</u> | <u>Total</u> <u>Claim Reserve</u> | <u>Year-End Active</u> <u>Life Reserve</u> | <u>Incurred</u> <u>Loss Ratio</u> |
|--------------------------------|---------------------------------|----------------------------------|------------------------------|--|-------------------------------|--------------------------------------|---|--------------------------------------|
| 2006 | \$438 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2007 | \$273,490 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2008 | \$840,265 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2009 | \$1,243,867 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2010 | \$1,447,103 | \$60,838 | \$60,838 | \$0 | \$0 | \$0 | | 4% |
| 2011 | \$1,381,686 | \$276,068 | \$276,068 | \$0 | \$0 | \$0 | | 20% |
| 2012 | \$1,354,174 | \$191,313 | \$191,313 | \$0 | \$0 | \$0 | | 14% |
| 2013 | \$1,318,623 | \$74 | \$74 | \$0 | \$0 | \$0 | | 0% |
| 2014 | \$1,274,106 | \$4,359 | \$4,359 | \$0 | \$0 | \$0 | | 0% |
| 2015 | \$1,227,150 | \$0 | \$0 | \$0 | \$0 | \$0 | | 0% |
| 2016 | \$1,204,455 | \$644,622 | \$644,622 | \$0 | \$0 | \$0 | | 54% |
| 2017 | \$1,259,013 | \$538,172 | \$522,436 | \$15,736 | \$0 | \$15,736 | | 43% |
| 2018 | \$1,367,806 | \$269,567 | \$148,798 | \$120,769 | \$0 | \$120,769 | | 20% |
| 2019 | \$1,372,889 | \$358,401 | \$105,965 | \$252,436 | \$0 | \$252,436 | | 26% |
| 2020 | \$1,317,761 | \$950,692 | \$15,240 | \$642,014 | \$293,438 | \$935,452 | \$13,132,040 | 72% |

Attachment 3
Allianz Life Insurance Company of North America
Nationwide Historical Experience by Duration
Policy Form Series : GP2
As of 12/31/2020

| | Duration | Actual Experience | | | Cumulative Loss Ratio with 4.0% Interest |
|--------------------------|---------------------|-------------------|--------------------|------------------------|--|
| | | Earned Premium | Incurred Claims | Incurred Loss Ratio | |
| Historical Experience | 1 | \$37,474,157 | \$150,175 | 0.4% | 0.4% |
| | 2 | \$33,714,155 | \$558,471 | 1.7% | 1.0% |
| | 3 | \$32,351,343 | \$932,181 | 2.9% | 1.6% |
| | 4 | \$31,387,689 | \$1,403,203 | 4.5% | 2.2% |
| | 5 | \$30,732,627 | \$3,743,281 | 12.2% | 3.9% |
| | 6 | \$30,080,285 | \$3,157,481 | 10.5% | 4.8% |
| | 7 | \$29,539,721 | \$3,950,098 | 13.4% | 5.8% |
| | 8 | \$28,994,227 | \$5,124,813 | 17.7% | 7.0% |
| | 9 | \$29,504,644 | \$6,870,352 | 23.3% | 8.4% |
| | 10 | \$30,803,723 | \$7,265,038 | 23.6% | 9.6% |
| | 11 | \$32,088,498 | \$10,734,722 | 33.5% | 11.4% |
| | 12 | \$28,043,360 | \$10,179,724 | 36.3% | 12.9% |
| | 13 | \$19,020,295 | \$8,855,700 | 46.6% | 14.1% |
| | 14 | \$8,266,608 | \$4,571,883 | 55.3% | 14.8% |
| | 15 | \$1,190,019 | \$638,656 | 53.7% | 14.9% |
| | Historical (YE2020) | \$403,191,351 | \$68,135,776 | 16.9% | 14.9% |

Attachment 4
Allianz Life Insurance Company of North America
Pennsylvania Historical Experience by Duration
Policy Form Series : GP2
As of 12/31/2020

| | Duration | Actual Experience | | | Cumulative Loss Ratio with 4.0% Interest |
|--------------------------|---------------------|-------------------|--------------------|------------------------|--|
| | | Earned Premium | Incurred Claims | Incurred Loss Ratio | |
| Historical Experience | 1 | \$1,530,953 | \$0 | 0.0% | 0.0% |
| | 2 | \$1,473,027 | \$0 | 0.0% | 0.0% |
| | 3 | \$1,429,926 | \$0 | 0.0% | 0.0% |
| | 4 | \$1,364,966 | \$528,219 | 38.7% | 8.6% |
| | 5 | \$1,350,428 | \$74 | 0.0% | 7.1% |
| | 6 | \$1,296,922 | \$4,359 | 0.3% | 6.1% |
| | 7 | \$1,244,647 | \$0 | 0.0% | 5.4% |
| | 8 | \$1,213,763 | \$240,022 | 19.8% | 6.8% |
| | 9 | \$1,254,342 | \$933 | 0.1% | 6.2% |
| | 10 | \$1,292,141 | \$992,393 | 76.8% | 11.8% |
| | 11 | \$1,335,963 | \$337,932 | 25.3% | 12.8% |
| | 12 | \$1,137,211 | \$4,983 | 0.4% | 12.1% |
| | 13 | \$746,481 | \$536,800 | 71.9% | 14.2% |
| | 14 | \$211,646 | \$648,391 | 306.4% | 16.9% |
| | 15 | \$409 | \$0 | 0.0% | 16.9% |
| | Historical (YE2020) | \$16,882,826 | \$3,294,106 | 19.5% | 16.9% |

Attachment 5
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series : GP2
As of 12/31/2020
Premiums Restated to Current Pennsylvania Rate Level from Inception

| | Year | Earned Premium | Incurred Claims | Loss Ratio |
|-----------------------------|----------------------------|----------------|-----------------|------------|
| Historical Experience | 2006 | \$1,694,375 | \$0 | 0.0% |
| | 2007 | \$11,498,455 | \$229,386 | 2.0% |
| | 2008 | \$25,575,043 | \$126,380 | 0.5% |
| | 2009 | \$35,394,794 | \$662,935 | 1.9% |
| | 2010 | \$39,427,788 | \$846,097 | 2.1% |
| | 2011 | \$38,310,532 | \$1,625,959 | 4.2% |
| | 2012 | \$37,513,497 | \$3,273,925 | 8.7% |
| | 2013 | \$36,920,680 | \$3,153,622 | 8.5% |
| | 2014 | \$36,345,633 | \$2,472,985 | 6.8% |
| | 2015 | \$35,799,974 | \$5,787,073 | 16.2% |
| | 2016 | \$35,275,332 | \$7,266,555 | 20.6% |
| | 2017 | \$34,684,050 | \$7,548,852 | 21.8% |
| | 2018 | \$33,944,468 | \$12,907,554 | 38.0% |
| 2019 | \$33,177,137 | \$9,337,131 | 28.1% | |
| 2020 | \$32,393,331 | \$12,897,323 | 39.8% | |
| Projected Future Experience | 2021 | \$31,128,173 | \$12,329,212 | 39.6% |
| | 2022 | \$30,339,137 | \$14,621,274 | 48.2% |
| | 2023 | \$29,331,307 | \$16,698,694 | 56.9% |
| | 2024 | \$28,287,485 | \$19,134,121 | 67.6% |
| | 2025 | \$27,210,224 | \$21,835,842 | 80.2% |
| | 2026 | \$26,098,630 | \$24,857,060 | 95.2% |
| | 2027 | \$24,954,941 | \$28,186,491 | 112.9% |
| | 2028 | \$23,779,092 | \$31,958,434 | 134.4% |
| | 2029 | \$22,576,405 | \$36,004,018 | 159.5% |
| | 2030 | \$21,347,959 | \$40,325,831 | 188.9% |
| | 2031 | \$20,098,945 | \$44,677,486 | 222.3% |
| | 2032 | \$18,832,459 | \$49,068,232 | 260.6% |
| | 2033 | \$17,558,317 | \$53,103,266 | 302.4% |
| | 2034 | \$16,281,885 | \$56,799,824 | 348.9% |
| | 2035 | \$15,012,609 | \$59,947,318 | 399.3% |
| | 2036 | \$13,757,088 | \$62,608,261 | 455.1% |
| | 2037 | \$12,527,882 | \$64,465,673 | 514.6% |
| | 2038 | \$11,332,257 | \$65,725,382 | 580.0% |
| | 2039 | \$10,180,783 | \$66,236,113 | 650.6% |
| | 2040 | \$9,080,465 | \$66,193,569 | 729.0% |
| | 2041 | \$8,041,998 | \$65,230,243 | 811.1% |
| | 2042 | \$7,069,504 | \$63,581,277 | 899.4% |
| | 2043 | \$6,168,661 | \$61,193,947 | 992.0% |
| | 2044 | \$5,341,272 | \$58,380,151 | 1093.0% |
| | 2045 | \$4,591,535 | \$54,967,324 | 1197.1% |
| | 2046 | \$3,918,199 | \$51,267,332 | 1308.4% |
| | 2047 | \$3,320,291 | \$47,285,663 | 1424.1% |
| | 2048 | \$2,793,451 | \$43,245,799 | 1548.1% |
| | 2049 | \$2,334,662 | \$39,022,523 | 1671.4% |
| | 2050 | \$1,938,053 | \$34,904,131 | 1801.0% |
| | 2051 | \$1,598,747 | \$30,927,134 | 1934.5% |
| | 2052 | \$1,310,605 | \$27,241,310 | 2078.5% |
| | 2053 | \$1,068,782 | \$23,753,807 | 2222.5% |
| 2054 | \$867,068 | \$20,591,444 | 2374.8% | |
| 2055 | \$700,242 | \$17,746,312 | 2534.3% | |
| 2056 | \$563,007 | \$15,269,154 | 2712.1% | |
| 2057 | \$451,116 | \$13,039,763 | 2890.6% | |
| 2058 | \$360,120 | \$11,083,657 | 3077.8% | |
| 2059 | \$286,485 | \$9,348,302 | 3263.1% | |
| 2060 | \$227,026 | \$7,857,504 | 3461.1% | |
| 2061 | \$179,332 | \$6,561,421 | 3658.8% | |
| 2062 | \$141,125 | \$5,463,289 | 3871.3% | |
| 2063+ | \$477,779 | \$23,171,722 | 4849.9% | |
| Undiscounted | Historical (YE2020) | \$467,955,088 | \$68,135,776 | 14.6% |
| | Projected Future (2021 +) | \$463,465,103 | \$1,565,909,307 | 337.9% |
| | Total Lifetime Anticipated | \$931,420,191 | \$1,634,045,083 | 175.4% |
| Discounted at 4.0% Interest | Historical (YE2020) | \$615,726,336 | \$79,068,515 | 12.8% |
| | Projected Future (2021 +) | \$325,403,817 | \$773,447,725 | 237.7% |
| | Total Lifetime Anticipated | \$941,130,153 | \$852,516,240 | 90.6% |

**Attachment 6
Prospective Present Value Method Analysis
Nationwide Projection - Active Lives
Policy Form Series : GP2**

| | |
|------------------------|-------|
| Cumulative Rate Level* | 31.5% |
| Pricing Loss Ratio | 67.5% |

| |
|-------|
| 67.5% |
| 85.0% |

| Variable | Not Recouping |
|--|---------------|
| PV of Future IC (Prior Filing Assumptions) | 720,063,069 |
| PV of Future IC (Current Assumptions) | 759,815,947 |
| PV of Future EP (Prior Filing Assumptions) | 239,851,965 |
| PV of Future EP (Current Assumptions) | 252,328,742 |

| | |
|----------------------------------|-------------|
| Change in PV of Future IC | 39,752,878 |
| Change in PV of Future EP | 12,476,777 |
| 0.675 + 0.85C | 94% |
| 1 + C | 132% |
| (0.675 + 0.85C) / (1 + C) | 72% |
| .85 PV Future EP | 214,479,430 |

| | |
|---|-------|
| Justified Rate Increase from Deterioration | 14.4% |
|---|-------|

| | |
|-------------------------|-------|
| Catch-Up Request | 17.3% |
|-------------------------|-------|

| | |
|---------------------------------|-------|
| Total Justified Increase | 31.7% |
|---------------------------------|-------|

| Calendar Year | Current Assumptions | | Prior Filing Assumptions | |
|----------------------------------|---------------------|-----------------|--------------------------|-----------------|
| | Earned Premium | Incurred Claims | Earned Premium | Incurred Claims |
| 2021 | 24,329,678 | 10,860,736 | 24,398,288 | 12,292,874 |
| 2022 | 23,684,405 | 13,402,823 | 23,477,782 | 14,092,257 |
| 2023 | 22,883,569 | 15,684,398 | 22,530,324 | 16,076,771 |
| 2024 | 22,053,893 | 18,235,055 | 21,560,184 | 18,235,212 |
| 2025 | 21,197,589 | 20,999,720 | 20,565,765 | 20,556,416 |
| 2026 | 20,314,214 | 24,050,532 | 19,548,836 | 23,024,892 |
| 2027 | 19,405,827 | 27,391,705 | 18,510,572 | 25,611,242 |
| 2028 | 18,472,636 | 31,157,922 | 17,457,158 | 28,273,146 |
| 2029 | 17,519,134 | 35,191,122 | 16,396,673 | 30,975,949 |
| 2030 | 16,546,432 | 39,497,436 | 15,340,263 | 33,671,636 |
| 2031 | 15,558,909 | 43,838,505 | 14,297,136 | 36,296,923 |
| 2032 | 14,559,296 | 48,225,415 | 13,273,498 | 38,776,194 |
| 2033 | 13,555,602 | 52,268,734 | 12,273,724 | 41,031,594 |
| 2034 | 12,552,235 | 55,986,783 | 11,301,851 | 43,004,895 |
| 2035 | 11,556,709 | 59,164,887 | 10,358,993 | 44,644,433 |
| 2036 | 10,574,227 | 61,862,294 | 9,447,944 | 46,079,183 |
| 2037 | 9,614,618 | 63,763,769 | 8,572,343 | 47,662,096 |
| 2038 | 8,683,499 | 65,070,170 | 7,736,090 | 49,609,833 |
| 2039 | 7,788,955 | 65,631,902 | 6,943,564 | 51,871,442 |
| 2040 | 6,936,219 | 65,640,595 | 6,196,696 | 54,014,005 |
| 2041 | 6,133,331 | 64,730,126 | 5,497,740 | 55,672,349 |
| 2042 | 5,383,195 | 63,132,033 | 4,848,378 | 56,785,802 |
| 2043 | 4,689,896 | 60,793,796 | 4,249,348 | 57,315,954 |
| 2044 | 4,054,536 | 58,025,020 | 3,701,473 | 57,247,066 |
| 2045 | 3,480,043 | 54,653,955 | 3,203,864 | 56,577,391 |
| 2046 | 2,965,166 | 50,992,425 | 2,755,602 | 55,327,024 |
| 2047 | 2,508,889 | 47,045,047 | 2,354,986 | 53,538,878 |
| 2048 | 2,107,629 | 43,034,959 | 1,999,786 | 51,267,035 |
| 2049 | 1,758,856 | 38,838,217 | 1,687,421 | 48,590,368 |
| 2050 | 1,457,897 | 34,741,959 | 1,414,960 | 45,596,145 |
| 2051 | 1,200,871 | 30,786,040 | 1,179,228 | 42,373,602 |
| 2052 | 982,973 | 27,118,672 | 976,898 | 39,011,230 |
| 2053 | 800,404 | 23,647,225 | 804,597 | 35,591,411 |
| 2054 | 648,364 | 20,498,832 | 658,989 | 32,190,539 |
| 2055 | 522,824 | 17,665,708 | 536,853 | 28,876,733 |
| 2056 | 419,720 | 15,199,658 | 435,134 | 25,706,361 |
| 2057 | 335,798 | 12,980,070 | 350,994 | 22,722,051 |
| 2058 | 267,667 | 11,032,797 | 281,838 | 19,951,511 |
| 2059 | 212,630 | 9,306,078 | 225,338 | 17,409,727 |
| 2060+ | 758,617 | 42,926,646 | 828,763 | 98,562,807 |
| Undiscounted | | | | |
| Total | 358,476,953 | 1,545,073,768 | 338,179,873 | 1,576,114,976 |
| Discounted at a 4% Interest Rate | | | | |
| Total | 252,328,742 | 759,815,947 | 239,851,965 | 720,063,069 |

Attachment 6
Nationwide Experience Projections with Lost Premium Calculation ("Catch-Up Provision")
Policy Form Series : GP2

| | Calendar Year | Premium at Original Rates | Assuming Prior Rate Increase Requests Fully Approved | Assuming Actual Pennsylvania Rate Increases Approved | Premium Lost Due to Partial Approval of Rate Increases |
|---|---------------------------|---------------------------|--|--|--|
| Historical Experience | 2006 | 1,459,077 | 1,459,077 | 1,459,077 | 0 |
| | 2007 | 9,844,256 | 9,844,256 | 9,844,256 | 0 |
| | 2008 | 21,755,784 | 21,755,784 | 21,755,784 | 0 |
| | 2009 | 29,691,827 | 29,691,827 | 29,691,827 | 0 |
| | 2010 | 32,718,689 | 32,718,689 | 32,718,689 | 0 |
| | 2011 | 31,599,988 | 31,599,988 | 31,599,988 | 0 |
| | 2012 | 30,802,953 | 30,802,953 | 30,802,953 | 0 |
| | 2013 | 30,210,136 | 30,210,136 | 30,210,136 | 0 |
| | 2014 | 29,635,089 | 29,635,089 | 29,635,089 | 0 |
| | 2015 | 29,089,430 | 33,423,871 | 29,089,430 | 4,334,441 |
| | 2016 | 28,564,788 | 37,076,688 | 28,564,788 | 8,511,900 |
| | 2017 | 27,978,607 | 36,349,413 | 29,756,392 | 6,593,021 |
| | 2018 | 27,286,694 | 35,532,591 | 32,498,693 | 3,033,898 |
| 2019 | 26,626,013 | 34,729,109 | 33,170,919 | 1,558,190 | |
| 2020 | 25,965,062 | 33,916,008 | 32,393,331 | 1,522,677 | |
| Projected Future Experience | 2021 | 24,398,288 | 31,941,234 | 30,512,927 | 1,428,307 |
| | 2022 | 23,477,782 | 30,736,729 | 29,362,211 | 1,374,518 |
| | 2023 | 22,530,324 | 29,496,914 | 28,177,767 | 1,319,146 |
| | 2024 | 21,560,184 | 28,227,432 | 26,964,981 | 1,262,451 |
| | 2025 | 20,565,765 | 26,926,155 | 25,721,822 | 1,204,333 |
| | 2026 | 19,548,836 | 25,595,409 | 24,450,512 | 1,144,897 |
| | 2027 | 18,510,572 | 24,236,711 | 23,152,502 | 1,084,209 |
| | 2028 | 17,457,158 | 22,858,105 | 21,835,484 | 1,022,621 |
| | 2029 | 16,396,673 | 21,470,121 | 20,509,522 | 960,599 |
| | 2030 | 15,340,263 | 20,087,385 | 19,188,583 | 898,802 |
| | 2031 | 14,297,136 | 18,721,969 | 17,884,199 | 837,770 |
| | 2032 | 13,273,498 | 17,382,008 | 16,604,139 | 777,869 |
| | 2033 | 12,273,724 | 16,073,244 | 15,353,886 | 719,357 |
| | 2034 | 11,301,851 | 14,800,981 | 14,138,506 | 662,475 |
| | 2035 | 10,358,993 | 13,566,678 | 12,959,391 | 607,287 |
| | 2036 | 9,447,944 | 12,373,972 | 11,820,018 | 553,953 |
| | 2037 | 8,572,343 | 11,227,615 | 10,724,930 | 502,685 |
| | 2038 | 7,736,090 | 10,132,720 | 9,679,008 | 453,712 |
| | 2039 | 6,943,564 | 9,095,027 | 8,687,736 | 407,291 |
| | 2040 | 6,196,696 | 8,117,073 | 7,753,536 | 363,537 |
| | 2041 | 5,497,740 | 7,201,809 | 6,879,226 | 322,583 |
| | 2042 | 4,848,378 | 6,351,441 | 6,066,915 | 284,526 |
| | 2043 | 4,249,348 | 5,566,941 | 5,317,529 | 249,412 |
| | 2044 | 3,701,473 | 4,849,397 | 4,632,106 | 217,291 |
| | 2045 | 3,203,864 | 4,197,648 | 4,009,538 | 188,110 |
| | 2046 | 2,755,602 | 3,610,501 | 3,448,683 | 161,817 |
| | 2047 | 2,354,986 | 3,085,731 | 2,947,417 | 138,315 |
| | 2048 | 1,999,786 | 2,620,428 | 2,502,956 | 117,472 |
| | 2049 | 1,687,421 | 2,211,212 | 2,112,074 | 99,139 |
| | 2050 | 1,414,960 | 1,854,254 | 1,771,110 | 83,144 |
| | 2051 | 1,179,228 | 1,545,398 | 1,476,095 | 69,303 |
| | 2052 | 976,898 | 1,280,292 | 1,222,871 | 57,421 |
| | 2053 | 804,597 | 1,054,519 | 1,007,220 | 47,300 |
| 2054 | 658,989 | 863,714 | 824,969 | 38,745 | |
| 2055 | 536,853 | 703,658 | 672,090 | 31,568 | |
| 2056 | 435,134 | 570,353 | 544,763 | 25,590 | |
| 2057 | 350,994 | 460,080 | 439,436 | 20,644 | |
| 2058 | 281,838 | 369,442 | 352,863 | 16,578 | |
| 2059 | 225,338 | 295,387 | 282,131 | 13,256 | |
| 2060+ | 828,763 | 1,086,511 | 1,037,737 | 48,774 | |
| Undiscounted | | | | | |
| | Historical (YE2020) | 383,228,392 | 428,745,478 | 403,191,351 | 25,554,127 |
| | Projected Future (2021 +) | 338,179,873 | 442,846,199 | 423,029,391 | 19,816,808 |
| | Lifetime | 721,408,266 | 871,591,677 | 826,220,742 | 45,370,934 |
| Discounted at a 4% Interest Rate | | | | | |
| | Historical (YE2020) | 505,542,883 | 556,476,148 | 526,828,267 | 29,647,881 |
| | Projected Future (2021 +) | 239,851,965 | 314,065,648 | 300,014,104 | 14,051,543 |
| | Lifetime | 745,394,848 | 870,541,796 | 826,842,371 | 43,699,425 |
| Lost Premium / Projected Future Premium (Assuming Actual Pennsylvania Rate Increases) | | | | | 17.3% |

Allianz Life Insurance Company
of North America
[PO Box 59060
Minneapolis, MN 55459-0060
800.789.6896]



[Date]

[Owner First Name] [Owner Last Name]
[Co-Owner First Name] [Co-Owner Last Name]
[Owner Address L1]
[Owner Address L2]
[Owner City], [Owner State] [Owner Zip] [Owner Zip Rest]

[Policy Number]

Important notice of increase in your long term care insurance premium with time-sensitive options

Dear [Owner First Name] [Owner Last Name] [and] [Co-Owner First Name] [Co-Owner Last Name],

We are writing to inform you of an upcoming [Overall Increase%] premium increase for our long term care (LTC) policies, which will impact your current policy with our company.

Your premium increase

Based on your current benefits, the premium rate increase will raise your current premium of [Billed Premium] [Bill Mode] to [adj'd billing1] [Bill Mode], effective with your first premium due date on or after [anniversary1].*

We understand that this premium increase may significantly impact you. If you prefer to maintain your current benefit amounts by paying the increased premium amount, no action is needed. **[For information on your current benefits, please see the enclosed Benefit Summary.]** We're also offering the flexibility to choose among the following options that may reduce the impact of your rate increase:

- [[A.] Reduce the [Benefit Period/Maximum Lifetime Benefit] on your policy.]
- [[B.] Remove the [Benefit Increase Rider], also known as the Inflation Protection Rider.]
- [C.] Reduce the [Daily/Monthly] Benefit Amount on your policy.
- [D.] In connection with this rate increase, we are offering a paid-up option with the Premium Increase Contingent Benefit Upon Lapse Rider at no charge.
- [[E.] Because you have an active Non-Forfeiture Rider or Return of Premium Rider on your policy, you may exercise the benefits under that rider.]
- [F.] Reduce other Benefits or optional Riders.

[By selecting one or more of the above options, you may experience a considerable change to the coverage provided by your policy. To help you make the right decision for your situation, we encourage you to research the average cost of care in your area by visiting www.whatcarecosts.com/Allianz (enter sponsor code [XYZ] in the upper-right corner of the page).]

You may have other options to reduce your benefits than those listed above, including combinations of these options. Please be aware that the options may not be of equal value and some have time limitations. If you want to choose any of these options, please review and complete the enclosed **Coverage Change Request Form**. Additional details on the premium rate increase and these options can be found in the **Frequently Asked Questions below**.

[Some options result in a loss of the partnership status of your policy, which may reduce policyholder protections. For more details on these options and partnership eligibility, please see Questions [6] and [7] in the attached FAQs.]


We are here to help

Contact your financial professional **or our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time]**. They can provide details about your options, assist with the Coverage Change Request Form, or help determine how changes to your LTC insurance coverage will impact your benefits and premium payments.

Thank you for your business.

Sincerely,

[



Lee A. Peterson
Vice President, Policyholder Services]

NOTE: This letter is not a bill. Please retain a copy of this letter with your policy for future reference.

Enclosed: [Benefit Summary]
Coverage Change Request Form
Policy Endorsement
Premium Increase Contingent Benefit Upon Lapse Rider Schedule
Premium Increase Contingent Benefit Upon Lapse Rider

[cc:] [Agent First Name] [Agent Middle Name] [Agent Last Name]

*Recent changes to your policy may not be reflected in the premium rate above. For up-to-date information about your current premium and benefit levels, you can request a current policy schedule from Allianz by contacting us at [800.789.6896]. Premium rates could change again in the future.

Guarantees are backed by the financial strength of AllianzLife Insurance Company of North America.
Products are issued by AllianzLife Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.
800.789.6896

Frequently asked questions

[1.] Why are rates increasing?

When Allianz designed its LTC insurance products several years ago, we based your initial premium on actuarial assumptions, which used the best information available to us at that time. Since then, we've continually monitored our LTC policies to compare those initial projections against our actual claim experience. During a recent review we determined that, due to a combination of factors outlined below, we need to increase the premium rates on our LTC policies.

We realize the rate increase is difficult for our policyholders, and assure you that we considered all of our options very carefully before increasing your premium. We also want to reassure you that this premium increase applies to all policies in your policy class (i.e., all policies that are similar to your policy) and are not increasing due to a change in your age, health status, or claim activity.

[2.] How was the rate increase amount determined?

LTC insurance rates are affected by many complex factors, including the rising cost of health care, the number of people who continue coverage, how many policyholders collect benefits, and for how long. Policyholders are using more benefits than our actuaries anticipated when they originally priced our LTC policies. Based on our experience – and new expectations – we need to adjust premiums to ensure adequate funding to pay current and anticipated future claims.

[3.] When does the rate increase take effect?

Your rate increase will become effective on your anniversary date of [Anniversary 1], or on your next premium due date after [Anniversary 1] if your premium due date is not aligned to your anniversary.

If your premium is not due on the anniversary, you must continue paying your current premium until your next premium due date after your anniversary. If you elect to make changes to your coverage to reduce your premium, these coverage changes will become effective on the next premium due date after your anniversary. Please note: If you change your premium billing frequency in the interim, your rate increase will become effective with the next premium due date on or after the change.

[4.] Did my state review my rate increase?

Once we determine that a proposed premium rate increase is necessary, we submit the information along with supporting data through a review process with your state's insurance regulators. The submission includes an actuarial justification discussing the reasonableness of the relationship between premiums charged and expected benefit payments. The state provides an independent perspective that is crucial in establishing an increase amount that balances the needs of our policyholders and our company.

[[5.] What is the cost of Long Term Care (LTC) services?

We understand that making a change on your policy may impact the amount of coverage your policy provides. To help you make the right decision for your situation, we are providing information on average LTC costs in your area and across the country. To get started, visit [\[www.whatcarecosts.com/Allianz\]](http://www.whatcarecosts.com/Allianz) and enter sponsor code [XYZ] in the upper-right corner of the page.

The website allows you to compare average costs of Skill Nursing Homes, Home Health Care, and Assisted Living Facilities at the national, state, and local level. Average costs are based on surveys of thousands of providers at the national, state, and metropolitan statistical area level, however, the final

cost of individual providers may differ. If you have any difficulties accessing the website, please contact us at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time].

[For details on your current benefits and coverage amounts, please see the attached **Benefit Summary.**]

[6.] What are my options?

You may maintain your current benefit amounts by paying the increased premium. As long as you continue paying full premiums, your policy will remain in effect and unchanged.

However, to help ease the impact of this rate increase, we're offering you several options that may reduce the impact of the premium rate increase. The options may not be of equal value and some have time limitations. Please see the enclosed Coverage Change Request Form for more details on the coverage changes:

- [[A.] **Reduce Your [Benefit Period/Maximum Lifetime Benefit]:** Reducing the [Benefit Period/Maximum Lifetime Benefit] will reduce the maximum length of time the policy will pay benefits and the total amount of benefits payable.]
- [[B.] **Remove the [COLA/Inflation Protection Rider]:** If choosing to terminate the [COLA Rider], you will keep the Rider's accrued benefits as of the rate increase effective date and your Daily Benefit will no longer increase by [COLA %] at each Policy Anniversary. **[Please note: As described in the attached endorsement, this offer is only available if we receive written notice requesting the change before [COLA Vesting Date]. If you choose to cancel your [COLA Rider] after [COLA Vesting Date] you will forfeit all accrued benefit increase percentages.]**
- [C.] **Reduce Your [Daily/Monthly] Benefit Amount:** Reducing your [Daily/Monthly] Benefit may also reduce Lifetime Benefit amounts available to you.
- [D.] **Exercise the Premium Increase Contingent Benefit Upon Lapse Rider:** In connection with this rate increase, we are offering a paid-up option with the Premium Increase Contingent Benefit Upon Lapse Rider at no charge. If you elect this option, you would no longer pay premiums, and your lifetime benefit amount is typically reduced to the total of premiums you have paid. **If you wish to exercise the Premium Increase Contingent Upon Lapse Rider, we must receive your request prior to [Latest Election Date.]**
Please note: As this paid-up option starts on the effective date of the premium increase, you must continue coverage to that date by paying the required premiums. No additional premium will be due after that date.
- [[E.] **Exercise the Non-Forfeiture Rider or Return of Premium Rider on your policy:** Under these riders, you would no longer pay premiums, and your lifetime benefit amount is typically reduced to the total of premiums you have paid. There is no time limit in which you must elect this option. Please refer to the specific rider attached to your policy for additional details regarding the rider terms.]
- [F.] **Reduce Other Benefits or Optional Riders:** You may have other options to lessen the impact of this premium rate increase.

[For details on your current benefits and coverage amounts, please see the attached **Benefit Summary.**]

[[7.] My policy has a disclosure that shows it qualifies for the Long Term Care Insurance Partnership program in my state. Will any changes I make to my coverage affect the partnership status of my policy?

Qualification under a state partnership program enables people who purchase certain long term care insurance policies to have more of their assets protected if they later need to have the state pay for their long term care. Cancellation of a policy's Benefit Increase Rider or exchange to a similar rider with a lower annual benefit increase may result in a loss of partnership status. **Before you make any changes, we strongly encourage you to contact one of our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time].**

[8.] How much time do I have to make a decision?

Some of the options available to you are time-sensitive. Critical dates are listed in Question [6] above. We would advise that you make a decision prior to your upcoming policy anniversary on [Anniversary1].

[9.] Could my premium rates change again in the future?

It is possible there will be additional rate increases in the future. [However, as part of this increase, the attached Policy Endorsement guarantees that we will not change rates again for [rate guarantee period years] years from [Anniversary 1].] An increase will only occur [after this guaranteed period] if we can demonstrate additional premium amounts are needed to sustain LTC policies. The increase would then need to be filed with state insurance regulators for review.

[10.] I've never filed a claim. Why am I getting a rate increase?

This premium increase applies to classes of our LTC policies in aggregate, and does not in any way reflect an individual policyholder's age, health status, or claim activity.

[11.] I am currently on claim. Am I affected by this rate increase?

If you are currently in claim status and not paying premiums because of a Waiver of Premium provision in your policy, you do not need to pay the increased premium yet. Once you are no longer in claim status and premiums are due, you will need to pay the increased premium to maintain your coverage. If your policy does not provide for a Waiver of Premium benefit, you will be required to pay the increased premium.

[[12.] What if my policy becomes fully paid-up?

The increase will impact only the remaining premiums. Once the policy is fully paid-up, the policyholder has no further premium obligations.]

[13.] What if I use Electronic Funds Transfer (EFT) or an automatic bill pay service to pay my premium?

- **If you pay your premiums with an EFT** from your bank account and your draft is scheduled to occur prior to your upcoming anniversary for the premiums due on or after your anniversary, we'll apply the increased premium to that scheduled draft unless you have requested otherwise. **If you are making a change to your policy, please send us the Coverage Change Request Form at least two weeks before your policy anniversary to allow for mailing and processing time or the scheduled draft with the increased amount may occur.**
 - To remove your premium payment from EFT and change to direct bill, call us at [800.789.6896.]
 - If you choose a Reduced Paid Up Option, no further premium payments will be due after your anniversary date, and the EFT draft will be discontinued at that time.
- **If you pay your premiums using automatic bill pay services**, please update your account for your new payment amount. If you do not update the amount with your account and we do not receive the full premium amount, your policy could lapse.

[[14.] What if my spouse or joint insured and I have Shared Care Riders on our policies?

Your policy and your spouse or joint insured's policy must be identical. If you make changes to your policy, your spouse or joint insured must also elect to make the same changes on their policy. Please note: If you have different policy anniversaries, you and your spouse or joint insured may receive notification of this rate increase at different times. If your spouse or joint insured did not receive a notification letter, they can call to get premium increase information on their policy.]

[15.] If I wish to cancel my policy, what steps do I take?

We encourage you to keep this important coverage. There may be options available for you to reduce your benefits in order to keep your premium at approximately the same amount as before the premium increase. You may also be able to exercise an option which would provide a paid-up policy with a shortened benefit period. We encourage you to consult with your family, your insurance agent, or financial advisor before making a decision to reduce or cancel your coverage. If you choose to cancel your policy, we will do so upon receipt of your signed and dated request.

[16.] Whom can I contact with questions?

Before you make any changes, we strongly encourage you to review all of the enclosed forms and to contact your financial professional or one of our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time]. They can provide you with details about your options, and help you determine how changes to your LTC insurance coverage will impact your benefits and premium payments. You can also contact us or your Allianz agent for help with the Coverage Change Request Form. We value the trust you've placed in us, and we're here to help.

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



Re: LTC Rate Filing 2021 – GP2
SERFF Tracking Number: ALLB-132821902

Pennsylvania Insurance Department

September 7, 2021

Dear James Laverty,

Allianz would first like to thank the Department for reviewing our filing. We have the following responses for the objection letter dated July 26, 2021. We have included the original objection in bold and our responses below for your convenience.

1. Please provide the exhibits in this filing in an Excel workbook.

Please see the attachment named “Exhibits and Attachments.xlsx” under the Actuarial Memorandum and Explanatory Information (A&H) item in the Supporting Documentation tab of SERFF for the exhibits in Excel format.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 5) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the current Pennsylvania rate level. Please don’t group the data until calendar year [2075] (similar to Exhibit 3 and 5, please show 2006 through 2075+).

Attachment 1 to this letter provides the same information as Attachment 5 of the supplement to the actuarial memorandum from initial submission, which provided historical and projected earned premium restated to the current Pennsylvania rate level, except with grouped data starting in calendar year 2075. Attachment 1 is also being provided in Excel format, as requested.

3. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 5) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. Please don’t group the data until calendar year [2075] (similar to Exhibit 3 and 5, please show 2006 through 2075+).

Attachment 2 to this letter provides the same information as Attachment 1 except earned premium reflects the original rate level. Attachment 2 is also being provided in Excel format, as requested.

4. How many policies from this block were issued nationwide?

The total number of policies issued nationwide for GP2 is 19,776.

5. How many policies from this block remain in force nationwide?

As shown in Section 12 of the actuarial memorandum, the number of active premium paying policies in force nationwide for GP2 as of December 31, 2020 is 13,677.

6. The policyholder has the option to drop the COLA but keep the rider’s accrued benefits. What premium would a policyholder pay if he chose this option?

Policyholders who cancel their COLA in connection with the rate increase and retain the rider's accrued benefits as of the rate increase effective date will be rated at the original daily benefit amount based on their issue age and will no longer be charged for the COLA rider.

If you do have any questions or if you need additional information to complete your review, please contact me at Noelle.Destrampe@AllianzLife.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Noelle Destrampe', written in a cursive style.

Noelle Destrampe, FSA, MAAA
Actuary
Allianz Life Insurance Company of North America

Attachment 1
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series : GP2
As of 12/31/2020
Premiums Restated to Current Pennsylvania Rate Level from Inception

| | Year | Earned Premium | Incurred Claims | Loss Ratio |
|-----------------------------|----------------------------|----------------|-----------------|------------|
| Historical Experience | 2006 | \$1,694,375 | \$0 | 0.0% |
| | 2007 | \$11,498,455 | \$229,386 | 2.0% |
| | 2008 | \$25,575,043 | \$126,380 | 0.5% |
| | 2009 | \$35,394,794 | \$662,935 | 1.9% |
| | 2010 | \$39,427,788 | \$846,097 | 2.1% |
| | 2011 | \$38,310,532 | \$1,625,959 | 4.2% |
| | 2012 | \$37,513,497 | \$3,273,925 | 8.7% |
| | 2013 | \$36,920,680 | \$3,153,622 | 8.5% |
| | 2014 | \$36,345,633 | \$2,472,985 | 6.8% |
| | 2015 | \$35,799,974 | \$5,787,073 | 16.2% |
| | 2016 | \$35,275,332 | \$7,266,555 | 20.6% |
| | 2017 | \$34,684,050 | \$7,548,852 | 21.8% |
| | 2018 | \$33,944,468 | \$12,907,554 | 38.0% |
| 2019 | \$33,177,137 | \$9,337,131 | 28.1% | |
| 2020 | \$32,393,331 | \$12,897,323 | 39.8% | |
| Projected Future Experience | 2021 | \$31,128,173 | \$12,329,212 | 39.6% |
| | 2022 | \$30,339,137 | \$14,621,274 | 48.2% |
| | 2023 | \$29,331,307 | \$16,698,694 | 56.9% |
| | 2024 | \$28,287,485 | \$19,134,121 | 67.6% |
| | 2025 | \$27,210,224 | \$21,835,842 | 80.2% |
| | 2026 | \$26,098,630 | \$24,857,060 | 95.2% |
| | 2027 | \$24,954,941 | \$28,186,491 | 112.9% |
| | 2028 | \$23,779,092 | \$31,958,434 | 134.4% |
| | 2029 | \$22,576,405 | \$36,004,018 | 159.5% |
| | 2030 | \$21,347,959 | \$40,325,831 | 188.9% |
| | 2031 | \$20,098,945 | \$44,677,486 | 222.3% |
| | 2032 | \$18,832,459 | \$49,068,232 | 260.6% |
| | 2033 | \$17,558,317 | \$53,103,266 | 302.4% |
| | 2034 | \$16,281,885 | \$56,799,824 | 348.9% |
| | 2035 | \$15,012,609 | \$59,947,318 | 399.3% |
| | 2036 | \$13,757,088 | \$62,608,261 | 455.1% |
| | 2037 | \$12,527,882 | \$64,465,673 | 514.6% |
| | 2038 | \$11,332,257 | \$65,725,382 | 580.0% |
| | 2039 | \$10,180,783 | \$66,236,113 | 650.6% |
| | 2040 | \$9,080,465 | \$66,193,569 | 729.0% |
| | 2041 | \$8,041,998 | \$65,230,243 | 811.1% |
| | 2042 | \$7,069,504 | \$63,581,277 | 899.4% |
| | 2043 | \$6,168,661 | \$61,193,947 | 992.0% |
| | 2044 | \$5,341,272 | \$58,380,151 | 1093.0% |
| | 2045 | \$4,591,535 | \$54,967,324 | 1197.1% |
| | 2046 | \$3,918,199 | \$51,267,332 | 1308.4% |
| | 2047 | \$3,320,291 | \$47,285,663 | 1424.1% |
| | 2048 | \$2,793,451 | \$43,245,799 | 1548.1% |
| | 2049 | \$2,334,662 | \$39,022,523 | 1671.4% |
| | 2050 | \$1,938,053 | \$34,904,131 | 1801.0% |
| | 2051 | \$1,598,747 | \$30,927,134 | 1934.5% |
| | 2052 | \$1,310,605 | \$27,241,310 | 2078.5% |
| | 2053 | \$1,068,782 | \$23,753,807 | 2222.5% |
| | 2054 | \$867,068 | \$20,591,444 | 2374.8% |
| | 2055 | \$700,242 | \$17,746,312 | 2534.3% |
| 2056 | \$563,007 | \$15,269,154 | 2712.1% | |
| 2057 | \$451,116 | \$13,039,763 | 2890.6% | |
| 2058 | \$360,120 | \$11,083,657 | 3077.8% | |
| 2059 | \$286,485 | \$9,348,302 | 3263.1% | |
| 2060 | \$227,026 | \$7,857,504 | 3461.1% | |
| 2061 | \$179,332 | \$6,561,421 | 3658.8% | |
| 2062 | \$141,125 | \$5,463,289 | 3871.3% | |
| 2063 | \$110,648 | \$4,524,847 | 4089.4% | |
| 2064 | \$86,357 | \$3,737,649 | 4328.1% | |
| 2065 | \$67,118 | \$3,067,066 | 4569.7% | |
| 2066 | \$51,909 | \$2,509,142 | 4833.7% | |
| 2067 | \$39,952 | \$2,042,130 | 5111.4% | |
| 2068 | \$30,577 | \$1,653,640 | 5408.2% | |
| 2069 | \$23,273 | \$1,321,525 | 5678.3% | |
| 2070 | \$17,602 | \$1,042,562 | 5922.9% | |
| 2071 | \$13,234 | \$811,587 | 6132.4% | |
| 2072 | \$9,889 | \$624,812 | 6318.3% | |
| 2073 | \$7,355 | \$474,994 | 6458.3% | |
| 2074 | \$5,445 | \$358,246 | 6579.4% | |
| 2075+ | \$14,419 | \$1,003,523 | 6959.6% | |
| Undiscounted | Historical (YE2020) | \$467,955,088 | \$68,135,776 | 14.6% |
| | Projected Future (2021 +) | \$463,465,103 | \$1,565,909,307 | 337.9% |
| | Total Lifetime Anticipated | \$931,420,191 | \$1,634,045,083 | 175.4% |
| Discounted at 4.0% Interest | Historical (YE2020) | \$615,726,336 | \$79,068,515 | 12.8% |
| | Projected Future (2021 +) | \$325,403,817 | \$773,447,725 | 237.7% |
| | Total Lifetime Anticipated | \$941,130,153 | \$852,516,240 | 90.6% |

Attachment 2
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series : GP2
As of 12/31/2020
Premiums at the Original Rate Level

| | Year | Earned Premium | Incurred Claims | Loss Ratio |
|-----------------------------|----------------------------|----------------|-----------------|------------|
| Historical Experience | 2006 | \$1,459,077 | \$0 | 0.0% |
| | 2007 | \$9,844,256 | \$229,386 | 2.3% |
| | 2008 | \$21,755,784 | \$126,380 | 0.6% |
| | 2009 | \$29,691,827 | \$662,935 | 2.2% |
| | 2010 | \$32,718,689 | \$846,097 | 2.6% |
| | 2011 | \$31,599,988 | \$1,625,959 | 5.1% |
| | 2012 | \$30,802,953 | \$3,273,925 | 10.6% |
| | 2013 | \$30,210,136 | \$3,153,622 | 10.4% |
| | 2014 | \$29,635,089 | \$2,472,985 | 8.3% |
| | 2015 | \$29,089,430 | \$5,787,073 | 19.9% |
| | 2016 | \$28,564,788 | \$7,266,555 | 25.4% |
| | 2017 | \$27,978,607 | \$7,548,852 | 27.0% |
| | 2018 | \$27,286,694 | \$12,907,554 | 47.3% |
| 2019 | \$26,626,013 | \$9,337,131 | 35.1% | |
| 2020 | \$25,965,062 | \$12,897,323 | 49.7% | |
| Projected Future Experience | 2021 | \$24,900,534 | \$12,329,212 | 49.5% |
| | 2022 | \$24,238,318 | \$14,621,274 | 60.3% |
| | 2023 | \$23,395,235 | \$16,698,694 | 71.4% |
| | 2024 | \$22,524,563 | \$19,134,121 | 84.9% |
| | 2025 | \$21,628,769 | \$21,835,842 | 101.0% |
| | 2026 | \$20,707,438 | \$24,857,060 | 120.0% |
| | 2027 | \$19,762,764 | \$28,186,491 | 142.6% |
| | 2028 | \$18,795,018 | \$31,958,434 | 170.0% |
| | 2029 | \$17,808,870 | \$36,004,018 | 202.2% |
| | 2030 | \$16,805,448 | \$40,325,831 | 240.0% |
| | 2031 | \$15,789,203 | \$44,677,486 | 283.0% |
| | 2032 | \$14,762,833 | \$49,068,232 | 332.4% |
| | 2033 | \$13,734,407 | \$53,103,266 | 386.6% |
| | 2034 | \$12,708,276 | \$56,799,824 | 447.0% |
| | 2035 | \$11,691,957 | \$59,947,318 | 512.7% |
| | 2036 | \$10,690,588 | \$62,608,261 | 585.6% |
| | 2037 | \$9,713,985 | \$64,465,673 | 663.6% |
| | 2038 | \$8,767,659 | \$65,725,382 | 749.6% |
| | 2039 | \$7,859,639 | \$66,236,113 | 842.7% |
| | 2040 | \$6,995,069 | \$66,193,569 | 946.3% |
| | 2041 | \$6,181,930 | \$65,230,243 | 1055.2% |
| | 2042 | \$5,423,001 | \$63,581,277 | 1172.4% |
| | 2043 | \$4,722,255 | \$61,193,947 | 1295.9% |
| | 2044 | \$4,080,657 | \$58,380,151 | 1430.7% |
| | 2045 | \$3,501,017 | \$54,967,324 | 1570.0% |
| | 2046 | \$2,981,929 | \$51,267,332 | 1719.3% |
| | 2047 | \$2,522,243 | \$47,285,663 | 1874.7% |
| | 2048 | \$2,118,244 | \$43,245,799 | 2041.6% |
| | 2049 | \$1,767,289 | \$39,022,523 | 2208.0% |
| | 2050 | \$1,464,598 | \$34,904,131 | 2383.2% |
| | 2051 | \$1,206,204 | \$30,927,134 | 2564.0% |
| | 2052 | \$987,223 | \$27,241,310 | 2759.4% |
| | 2053 | \$803,799 | \$23,753,807 | 2955.2% |
| | 2054 | \$651,081 | \$20,591,444 | 3162.7% |
| | 2055 | \$524,998 | \$17,746,312 | 3380.3% |
| 2056 | \$421,458 | \$15,269,154 | 3622.9% | |
| 2057 | \$337,180 | \$13,039,763 | 3867.3% | |
| 2058 | \$268,755 | \$11,083,657 | 4124.1% | |
| 2059 | \$213,477 | \$9,348,302 | 4379.1% | |
| 2060 | \$168,916 | \$7,857,504 | 4651.7% | |
| 2061 | \$133,232 | \$6,561,421 | 4924.8% | |
| 2062 | \$104,699 | \$5,463,289 | 5218.1% | |
| 2063 | \$81,980 | \$4,524,847 | 5519.5% | |
| 2064 | \$63,907 | \$3,737,649 | 5848.5% | |
| 2065 | \$49,621 | \$3,067,066 | 6181.0% | |
| 2066 | \$38,351 | \$2,509,142 | 6542.6% | |
| 2067 | \$29,508 | \$2,042,130 | 6920.5% | |
| 2068 | \$22,587 | \$1,653,640 | 7321.2% | |
| 2069 | \$17,204 | \$1,321,525 | 7681.4% | |
| 2070 | \$13,031 | \$1,042,562 | 8000.9% | |
| 2071 | \$9,819 | \$811,587 | 8265.4% | |
| 2072 | \$7,360 | \$624,812 | 8488.8% | |
| 2073 | \$5,497 | \$474,994 | 8640.8% | |
| 2074 | \$4,091 | \$358,246 | 8757.3% | |
| 2075+ | \$11,108 | \$1,003,523 | 9034.1% | |
| Undiscounted | Historical (YE2020) | \$383,228,392 | \$68,135,776 | 17.8% |
| | Projected Future (2021 +) | \$364,218,824 | \$1,565,909,307 | 429.9% |
| | Total Lifetime Anticipated | \$747,447,216 | \$1,634,045,083 | 218.6% |
| Discounted at 4.0% Interest | Historical (YE2020) | \$505,542,883 | \$79,068,515 | 15.6% |
| | Projected Future (2021 +) | \$256,742,509 | \$773,447,725 | 301.3% |
| | Total Lifetime Anticipated | \$762,285,392 | \$852,516,240 | 111.8% |

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



Re: LTC Rate Filing 2021 – GP2
SERFF Tracking Number: ALLB-132821902

Pennsylvania Insurance Department

November 8, 2021

Dear Valerie Romig,

Allianz would first like to thank the Department for reviewing our filing and providing us with an offer. Although we believe that a greater increase is needed to alleviate the poor performance on this block of business and we want to be transparent with our policyholders regarding our plan for rate increases, we are willing to accept the 20% capped rate increase laid out in the Department's October 13th offer letter. This results in an average 18% increase. The following table provides the Department's offer for the policy form in this filing.

| Benefit Period | Rate Increase |
|----------------|---------------|
| 2-4 Years | 15.00% |
| 5-8 Years | 20.00% |
| Lifetime | 20.00% |

Policyowners will be notified of the full amount of the increase at least 60 days prior to the effective date of the rate increase. In the notification letter, Allianz will lay out policyholder options and include the originally requested rate increase in number 9 of the frequently asked questions for those policies where the allowed increase is less than what was requested. Allianz will guarantee these premiums for 12 months from the implementation date of this rate increase.

Provided with this letter are the revised rate tables reflecting the average 18% rate increase. Please note that the actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

Through a SERFF post-submission update, we revised the Rate/Rule Schedule tab to reflect an 18% rate increase, as requested. We respectfully request that the Department acknowledge the post-submission update prior to issuing the disposition in order to for the disposition to capture the change.

If you do have any questions or if you need additional information to complete your review, please contact me at Noelle.Destrampe@AllianzLife.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Noelle Destrampe", written in a cursive style.

Noelle Destrampe, FSA, MAAA
Actuary
Allianz Life Insurance Company of North America

SERFF Tracking #:

ALLB-132821902

State Tracking #:

ALLB-132821902

Company Tracking #:

LTC RATE INCREASE 2021 - GP2

State:

Pennsylvania

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC Rate Increase 2021 - GP2

Project Name/Number:

LTC Rate Increase 2021 - GP2/LTC Rate Increase 2021 - GP2

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|----------|-------------------------|---------------------------|--|
| 07/08/2021 | | Rate | Generation Protector II | 11/09/2021 | PA (Generation Protector 2) Current Rates.pdf PA (Generation Protector 2) Proposed Rates.pdf (Superceded) |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from **\$50 - \$99**

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 46 | 49 | 54 | 63 | 69 | 93 | 47 | 52 | 56 | 64 | 71 | 97 | 53 | 59 | 61 | 71 | 78 | 107 |
| 41 | 46 | 49 | 54 | 63 | 69 | 93 | 47 | 52 | 56 | 65 | 73 | 97 | 53 | 59 | 61 | 71 | 79 | 107 |
| 42 | 46 | 49 | 55 | 64 | 70 | 94 | 47 | 52 | 58 | 65 | 73 | 99 | 53 | 59 | 62 | 73 | 79 | 109 |
| 43 | 47 | 52 | 56 | 65 | 71 | 97 | 48 | 53 | 59 | 66 | 74 | 100 | 54 | 60 | 63 | 74 | 81 | 110 |
| 44 | 48 | 53 | 58 | 66 | 73 | 99 | 49 | 54 | 60 | 68 | 75 | 103 | 55 | 61 | 64 | 75 | 83 | 113 |
| 45 | 49 | 55 | 59 | 68 | 74 | 100 | 51 | 55 | 61 | 69 | 76 | 104 | 56 | 62 | 66 | 76 | 84 | 115 |
| 46 | 51 | 56 | 60 | 69 | 75 | 103 | 52 | 56 | 62 | 70 | 78 | 107 | 58 | 63 | 68 | 78 | 85 | 116 |
| 47 | 52 | 59 | 61 | 70 | 76 | 104 | 54 | 58 | 63 | 71 | 79 | 109 | 59 | 66 | 69 | 79 | 88 | 119 |
| 48 | 53 | 59 | 62 | 71 | 78 | 107 | 54 | 59 | 64 | 73 | 79 | 112 | 60 | 66 | 70 | 80 | 88 | 122 |
| 49 | 53 | 60 | 63 | 73 | 79 | 110 | 55 | 60 | 64 | 74 | 80 | 113 | 60 | 66 | 70 | 80 | 89 | 123 |
| 50 | 54 | 60 | 63 | 73 | 79 | 113 | 55 | 61 | 66 | 75 | 81 | 116 | 61 | 67 | 71 | 81 | 90 | 126 |
| 51 | 55 | 61 | 64 | 74 | 80 | 115 | 56 | 62 | 66 | 75 | 83 | 119 | 62 | 67 | 72 | 81 | 91 | 129 |
| 52 | 56 | 62 | 66 | 75 | 81 | 117 | 58 | 62 | 67 | 76 | 84 | 120 | 63 | 67 | 74 | 83 | 93 | 132 |
| 53 | 58 | 63 | 69 | 79 | 85 | 123 | 59 | 64 | 70 | 80 | 88 | 126 | 66 | 70 | 76 | 86 | 96 | 138 |
| 54 | 60 | 66 | 71 | 83 | 90 | 129 | 61 | 67 | 72 | 84 | 93 | 132 | 67 | 72 | 79 | 90 | 101 | 144 |
| 55 | 62 | 68 | 74 | 85 | 94 | 136 | 63 | 69 | 76 | 88 | 96 | 138 | 69 | 75 | 83 | 94 | 106 | 151 |
| 56 | 64 | 70 | 77 | 89 | 99 | 142 | 66 | 71 | 78 | 91 | 100 | 145 | 71 | 77 | 85 | 99 | 110 | 157 |
| 57 | 67 | 72 | 79 | 93 | 103 | 148 | 67 | 72 | 82 | 95 | 105 | 151 | 74 | 81 | 89 | 103 | 115 | 162 |
| 58 | 71 | 77 | 86 | 100 | 111 | 160 | 72 | 78 | 89 | 103 | 114 | 164 | 79 | 86 | 97 | 111 | 124 | 177 |
| 59 | 77 | 83 | 93 | 108 | 120 | 173 | 77 | 84 | 95 | 111 | 123 | 177 | 85 | 92 | 104 | 119 | 134 | 191 |
| 60 | 82 | 87 | 100 | 115 | 128 | 186 | 83 | 90 | 101 | 119 | 131 | 191 | 91 | 98 | 112 | 128 | 143 | 207 |
| 61 | 87 | 93 | 106 | 123 | 136 | 197 | 87 | 95 | 108 | 126 | 140 | 204 | 97 | 104 | 118 | 136 | 153 | 222 |
| 62 | 92 | 99 | 113 | 131 | 145 | 210 | 93 | 100 | 115 | 135 | 149 | 218 | 102 | 109 | 125 | 145 | 161 | 236 |
| 63 | 101 | 108 | 124 | 145 | 160 | 232 | 102 | 110 | 127 | 149 | 165 | 241 | 112 | 120 | 138 | 161 | 179 | 261 |
| 64 | 109 | 118 | 135 | 159 | 175 | 254 | 110 | 121 | 137 | 164 | 181 | 262 | 121 | 131 | 150 | 176 | 196 | 286 |
| 65 | 118 | 128 | 145 | 174 | 190 | 277 | 120 | 130 | 148 | 178 | 199 | 286 | 131 | 141 | 162 | 193 | 213 | 310 |
| 66 | 128 | 138 | 156 | 188 | 206 | 299 | 129 | 140 | 159 | 193 | 215 | 307 | 140 | 153 | 174 | 209 | 230 | 335 |
| 67 | 136 | 147 | 167 | 201 | 221 | 320 | 138 | 151 | 170 | 206 | 231 | 331 | 150 | 163 | 186 | 225 | 248 | 360 |
| 68 | 155 | 167 | 189 | 230 | 253 | 361 | 158 | 171 | 193 | 236 | 264 | 373 | 170 | 186 | 210 | 256 | 284 | 407 |
| 69 | 174 | 187 | 209 | 259 | 284 | 402 | 176 | 191 | 215 | 266 | 295 | 416 | 192 | 208 | 235 | 289 | 319 | 454 |
| 70 | 192 | 207 | 231 | 288 | 315 | 442 | 196 | 212 | 238 | 295 | 328 | 458 | 213 | 231 | 259 | 321 | 355 | 500 |
| 71 | 210 | 227 | 252 | 315 | 346 | 483 | 214 | 232 | 261 | 325 | 359 | 502 | 233 | 253 | 283 | 354 | 391 | 547 |
| 72 | 229 | 246 | 274 | 344 | 378 | 522 | 233 | 253 | 284 | 355 | 391 | 544 | 254 | 275 | 307 | 386 | 428 | 593 |
| 73 | 260 | 279 | 312 | 393 | 430 | 593 | 265 | 288 | 322 | 405 | 446 | 618 | 289 | 313 | 347 | 440 | 488 | 673 |
| 74 | 291 | 313 | 348 | 440 | 484 | 663 | 297 | 321 | 361 | 454 | 501 | 690 | 323 | 350 | 388 | 494 | 548 | 753 |
| 75 | 322 | 346 | 386 | 489 | 538 | 732 | 329 | 355 | 399 | 504 | 558 | 763 | 359 | 388 | 429 | 549 | 608 | 832 |
| 76 | 353 | 380 | 424 | 536 | 590 | 802 | 360 | 390 | 438 | 554 | 613 | 837 | 393 | 424 | 469 | 603 | 666 | 911 |
| 77 | 384 | 413 | 461 | 585 | 644 | 873 | 392 | 424 | 476 | 604 | 668 | 909 | 428 | 462 | 509 | 658 | 726 | 990 |
| 78 | 432 | 463 | 513 | 639 | 705 | 957 | 442 | 475 | 529 | 659 | 731 | 998 | 482 | 518 | 569 | 718 | 803 | 1,086 |
| 79 | 482 | 513 | 565 | 693 | 768 | 1,041 | 491 | 527 | 582 | 714 | 795 | 1,086 | 536 | 574 | 628 | 778 | 879 | 1,183 |
| 80 | 530 | 564 | 615 | 746 | 829 | 1,127 | 542 | 577 | 635 | 769 | 859 | 1,175 | 590 | 630 | 688 | 838 | 955 | 1,279 |
| 81 | 580 | 613 | 667 | 800 | 890 | 1,211 | 591 | 629 | 687 | 824 | 923 | 1,262 | 644 | 685 | 748 | 899 | 1,031 | 1,375 |
| 82 | 629 | 664 | 718 | 853 | 953 | 1,296 | 642 | 680 | 739 | 879 | 986 | 1,350 | 698 | 742 | 806 | 959 | 1,108 | 1,472 |
| 83 | 691 | 731 | 794 | 946 | 1,056 | 1,437 | 706 | 750 | 818 | 975 | 1,095 | 1,501 | 753 | 818 | 892 | 1,063 | 1,229 | 1,634 |
| 84 | 762 | 805 | 877 | 1,049 | 1,171 | 1,594 | 779 | 827 | 905 | 1,081 | 1,214 | 1,665 | 829 | 900 | 986 | 1,179 | 1,364 | 1,815 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Base Premium Rates

Preferred Rate Class, 90 Day Elimination Period

Rates are per \$10 Facility Care Daily Benefit

Daily Benefit range from \$100 - \$500

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 37 | 41 | 46 | 53 | 59 | 83 | 38 | 43 | 47 | 55 | 61 | 87 | 43 | 47 | 52 | 61 | 68 | 96 |
| 41 | 37 | 41 | 46 | 53 | 59 | 83 | 38 | 43 | 47 | 56 | 63 | 87 | 43 | 47 | 52 | 61 | 69 | 96 |
| 42 | 37 | 41 | 47 | 54 | 60 | 84 | 38 | 43 | 48 | 56 | 63 | 88 | 43 | 48 | 53 | 63 | 69 | 97 |
| 43 | 38 | 43 | 48 | 55 | 61 | 87 | 39 | 44 | 49 | 56 | 64 | 90 | 44 | 49 | 54 | 63 | 70 | 99 |
| 44 | 39 | 44 | 48 | 56 | 63 | 88 | 40 | 45 | 51 | 58 | 64 | 91 | 45 | 51 | 55 | 64 | 71 | 100 |
| 45 | 40 | 45 | 49 | 58 | 64 | 90 | 41 | 45 | 52 | 59 | 65 | 93 | 46 | 51 | 55 | 65 | 73 | 103 |
| 46 | 41 | 46 | 51 | 59 | 65 | 91 | 43 | 46 | 52 | 60 | 66 | 96 | 46 | 52 | 56 | 66 | 74 | 104 |
| 47 | 41 | 47 | 51 | 59 | 66 | 93 | 44 | 47 | 53 | 61 | 68 | 97 | 47 | 53 | 58 | 66 | 75 | 106 |
| 48 | 43 | 48 | 52 | 60 | 68 | 96 | 44 | 48 | 54 | 61 | 69 | 99 | 48 | 54 | 59 | 68 | 76 | 109 |
| 49 | 43 | 49 | 53 | 61 | 68 | 99 | 44 | 49 | 54 | 63 | 70 | 102 | 48 | 54 | 60 | 69 | 78 | 112 |
| 50 | 44 | 49 | 54 | 63 | 69 | 102 | 45 | 51 | 55 | 64 | 70 | 104 | 49 | 55 | 60 | 69 | 78 | 113 |
| 51 | 45 | 51 | 54 | 64 | 70 | 103 | 45 | 52 | 55 | 64 | 71 | 106 | 49 | 55 | 61 | 70 | 79 | 116 |
| 52 | 45 | 52 | 55 | 64 | 70 | 106 | 46 | 52 | 56 | 65 | 73 | 109 | 51 | 56 | 62 | 71 | 80 | 119 |
| 53 | 47 | 53 | 58 | 68 | 74 | 112 | 47 | 54 | 59 | 68 | 76 | 113 | 52 | 58 | 64 | 74 | 84 | 123 |
| 54 | 48 | 54 | 60 | 70 | 78 | 116 | 49 | 55 | 61 | 71 | 79 | 119 | 54 | 60 | 67 | 76 | 88 | 129 |
| 55 | 49 | 56 | 62 | 73 | 80 | 122 | 51 | 58 | 63 | 74 | 83 | 123 | 55 | 62 | 69 | 80 | 90 | 135 |
| 56 | 52 | 58 | 64 | 75 | 84 | 126 | 52 | 59 | 66 | 76 | 85 | 129 | 58 | 64 | 71 | 83 | 94 | 139 |
| 57 | 53 | 60 | 66 | 78 | 86 | 132 | 54 | 60 | 68 | 80 | 89 | 135 | 59 | 67 | 74 | 86 | 98 | 145 |
| 58 | 58 | 63 | 71 | 84 | 94 | 142 | 58 | 64 | 74 | 86 | 96 | 145 | 63 | 71 | 79 | 93 | 105 | 157 |
| 59 | 61 | 68 | 76 | 90 | 100 | 152 | 62 | 69 | 78 | 93 | 103 | 157 | 68 | 76 | 85 | 99 | 113 | 170 |
| 60 | 66 | 72 | 82 | 96 | 108 | 162 | 66 | 74 | 83 | 99 | 110 | 167 | 72 | 81 | 91 | 106 | 120 | 181 |
| 61 | 69 | 76 | 86 | 103 | 114 | 173 | 70 | 78 | 89 | 105 | 116 | 178 | 77 | 85 | 97 | 113 | 128 | 193 |
| 62 | 74 | 81 | 92 | 108 | 121 | 183 | 74 | 83 | 93 | 111 | 124 | 190 | 82 | 90 | 102 | 120 | 135 | 206 |
| 63 | 81 | 89 | 101 | 119 | 133 | 202 | 81 | 90 | 104 | 123 | 138 | 209 | 89 | 98 | 113 | 133 | 149 | 226 |
| 64 | 87 | 95 | 110 | 130 | 145 | 220 | 87 | 98 | 113 | 134 | 151 | 229 | 97 | 107 | 123 | 145 | 163 | 248 |
| 65 | 94 | 104 | 121 | 141 | 158 | 241 | 95 | 106 | 122 | 145 | 164 | 248 | 104 | 115 | 133 | 158 | 176 | 270 |
| 66 | 101 | 112 | 130 | 153 | 170 | 260 | 102 | 114 | 132 | 156 | 178 | 268 | 112 | 123 | 145 | 170 | 190 | 291 |
| 67 | 108 | 118 | 139 | 164 | 183 | 278 | 109 | 122 | 141 | 168 | 191 | 287 | 118 | 132 | 155 | 183 | 205 | 313 |
| 68 | 122 | 135 | 156 | 188 | 208 | 313 | 124 | 138 | 161 | 193 | 218 | 323 | 135 | 150 | 175 | 209 | 234 | 352 |
| 69 | 137 | 151 | 175 | 210 | 234 | 347 | 139 | 154 | 179 | 216 | 243 | 358 | 151 | 168 | 196 | 235 | 263 | 392 |
| 70 | 151 | 166 | 192 | 234 | 259 | 380 | 153 | 170 | 199 | 240 | 269 | 394 | 167 | 185 | 215 | 261 | 293 | 429 |
| 71 | 164 | 182 | 210 | 256 | 284 | 413 | 168 | 186 | 217 | 264 | 295 | 429 | 183 | 202 | 236 | 288 | 321 | 468 |
| 72 | 178 | 198 | 228 | 280 | 309 | 447 | 183 | 202 | 237 | 289 | 321 | 465 | 199 | 221 | 255 | 314 | 350 | 508 |
| 73 | 202 | 223 | 260 | 319 | 353 | 506 | 206 | 229 | 269 | 329 | 366 | 528 | 224 | 250 | 290 | 358 | 399 | 576 |
| 74 | 225 | 250 | 291 | 358 | 396 | 566 | 230 | 255 | 301 | 370 | 411 | 590 | 251 | 278 | 323 | 401 | 449 | 642 |
| 75 | 248 | 276 | 322 | 398 | 440 | 626 | 254 | 283 | 334 | 410 | 456 | 653 | 277 | 308 | 358 | 446 | 498 | 711 |
| 76 | 271 | 301 | 353 | 436 | 484 | 686 | 277 | 309 | 365 | 451 | 503 | 715 | 304 | 337 | 391 | 490 | 546 | 779 |
| 77 | 296 | 328 | 384 | 475 | 528 | 745 | 301 | 337 | 397 | 491 | 548 | 777 | 329 | 367 | 424 | 534 | 596 | 847 |
| 78 | 331 | 367 | 428 | 520 | 578 | 818 | 337 | 376 | 440 | 538 | 600 | 853 | 368 | 411 | 474 | 585 | 658 | 928 |
| 79 | 366 | 406 | 470 | 565 | 629 | 890 | 374 | 416 | 485 | 583 | 651 | 928 | 407 | 454 | 523 | 635 | 720 | 1,011 |
| 80 | 401 | 445 | 513 | 610 | 679 | 963 | 409 | 455 | 529 | 629 | 704 | 1,003 | 446 | 497 | 573 | 685 | 783 | 1,093 |
| 81 | 437 | 483 | 555 | 655 | 730 | 1,035 | 446 | 496 | 573 | 675 | 756 | 1,079 | 485 | 541 | 622 | 735 | 845 | 1,175 |
| 82 | 473 | 522 | 598 | 699 | 781 | 1,108 | 482 | 536 | 616 | 720 | 809 | 1,154 | 524 | 584 | 672 | 786 | 908 | 1,257 |
| 83 | 520 | 576 | 661 | 776 | 866 | 1,228 | 531 | 590 | 682 | 800 | 898 | 1,282 | 567 | 644 | 743 | 871 | 1,006 | 1,396 |
| 84 | 574 | 634 | 731 | 860 | 960 | 1,362 | 585 | 651 | 754 | 886 | 995 | 1,422 | 623 | 708 | 821 | 966 | 1,118 | 1,552 |

Generation Protector 2 (Proposed)
 Allianz Life Insurance Company of North America
 5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Rider Premium Rates and Premium Factors

Factors applied to base premium rates

| Age | 5% Compound COLA | 4% Compound COLA | 3% Compound COLA | 5% Simple COLA | 5% Compound COLA w/ 2x Cap | 10-pay | Paid-up at age 65 | SBP | Spousal Survivorship | Benefit Period | Restoration of Benefits | | |
|-------|------------------------|------------------------|------------------------|----------------------|-------------------------------------|--------|----------------------|------|-------------------------|-------------------|----------------------------|----------------------------|-------------------------|
| 18-40 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 2 year | 1.08 | | |
| 41 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 3 year | 1.05 | | |
| 42 | 3.86 | 3.05 | 2.22 | 2.15 | 1.92 | 3.72 | 1.75 | 1.20 | 1.12 | 4 year | 1.04 | | |
| 43 | 3.84 | 3.04 | 2.22 | 2.15 | 1.92 | 3.63 | 1.78 | 1.20 | 1.12 | 5 year | 1.04 | | |
| 44 | 3.83 | 3.02 | 2.22 | 2.15 | 1.92 | 3.53 | 1.80 | 1.20 | 1.12 | 8 year | 1.04 | | |
| 45 | 3.81 | 3.02 | 2.22 | 2.16 | 1.92 | 3.44 | 1.83 | 1.21 | 1.12 | Lifetime | N / A | | |
| 46 | 3.80 | 3.01 | 2.22 | 2.16 | 1.92 | 3.34 | 1.85 | 1.21 | 1.12 | | | | |
| 47 | 3.78 | 3.00 | 2.22 | 2.16 | 1.92 | 3.25 | 1.88 | 1.21 | 1.12 | | | | |
| 48 | 3.75 | 2.98 | 2.22 | 2.15 | 1.92 | 3.18 | 1.95 | 1.21 | 1.12 | | | Spousal Shared Care | Spousal Shared Care |
| 49 | 3.73 | 2.97 | 2.22 | 2.15 | 1.92 | 3.10 | 2.03 | 1.22 | 1.12 | | | (with no residual) | (with 1 yr residual) |
| 50 | 3.71 | 2.97 | 2.21 | 2.14 | 1.92 | 3.03 | 2.10 | 1.22 | 1.12 | Benefit Period | | | |
| 51 | 3.68 | 2.96 | 2.21 | 2.14 | 1.92 | 2.95 | 2.18 | 1.22 | 1.12 | 2 year | 1.21 | | 1.12 |
| 52 | 3.65 | 2.94 | 2.21 | 2.12 | 1.92 | 2.88 | 2.25 | 1.22 | 1.12 | 3 year | 1.14 | | 1.11 |
| 53 | 3.57 | 2.89 | 2.17 | 2.11 | 1.92 | 2.81 | 2.39 | 1.23 | 1.12 | 4 year | 1.09 | | 1.08 |
| 54 | 3.48 | 2.82 | 2.14 | 2.10 | 1.92 | 2.74 | 2.52 | 1.23 | 1.12 | 5 year | 1.06 | | 1.05 |
| 55 | 3.38 | 2.77 | 2.11 | 2.09 | 1.92 | 2.66 | - | 1.23 | 1.12 | 8 year | 1.02 | | 1.02 |
| 56 | 3.29 | 2.70 | 2.08 | 2.08 | 1.92 | 2.59 | - | 1.23 | 1.11 | Lifetime | N / A | | N / A |
| 57 | 3.20 | 2.65 | 2.04 | 2.06 | 1.92 | 2.52 | - | 1.24 | 1.11 | | | | |
| 58 | 3.16 | 2.62 | 2.02 | 2.05 | 1.92 | 2.45 | - | 1.24 | 1.11 | | | | |
| 59 | 3.12 | 2.58 | 1.99 | 2.04 | 1.91 | 2.37 | - | 1.24 | 1.11 | | | | |
| 60 | 3.09 | 2.55 | 1.97 | 2.04 | 1.91 | 2.30 | - | 1.24 | 1.11 | | | | |
| 61 | 3.04 | 2.51 | 1.94 | 2.03 | 1.90 | 2.22 | - | 1.25 | 1.11 | | | HCC Monthly Benefit | 1.06 |
| 62 | 3.00 | 2.48 | 1.92 | 2.02 | 1.90 | 2.15 | - | 1.25 | 1.11 | | | Spousal Waiver of Premium | 1.03 |
| 63 | 2.94 | 2.44 | 1.90 | 1.99 | 1.88 | 2.08 | - | 1.25 | 1.11 | | | HCC Calendar Day EP | 1.02 |
| 64 | 2.88 | 2.40 | 1.87 | 1.97 | 1.87 | 2.02 | - | 1.25 | 1.11 | | | Waiver of HCC EP | 1.12 |
| 65 | 2.81 | 2.35 | 1.85 | 1.96 | 1.87 | 1.95 | - | 1.26 | 1.11 | | | | |
| 66 | 2.75 | 2.31 | 1.82 | 1.93 | 1.86 | 1.89 | - | 1.26 | 1.10 | | | Monthly Indemnity Benefit | |
| 67 | 2.70 | 2.27 | 1.80 | 1.91 | 1.85 | 1.82 | - | 1.26 | 1.10 | | | 10% | 1.04 |
| 68 | 2.64 | 2.23 | 1.78 | 1.88 | 1.84 | 1.76 | - | 1.26 | 1.10 | | | 25% | 1.10 |
| 69 | 2.58 | 2.19 | 1.75 | 1.86 | 1.82 | 1.71 | - | 1.27 | 1.10 | | | 50% | 1.23 |
| 70 | 2.52 | 2.15 | 1.73 | 1.85 | 1.81 | 1.65 | - | 1.27 | 1.09 | | | 100% (age < 60) | 2.57 |
| 71 | 2.46 | 2.11 | 1.70 | 1.82 | 1.80 | 1.60 | - | 1.27 | 1.08 | | | 100% (age 60+) | 2.23 |
| 72 | 2.41 | 2.07 | 1.68 | 1.80 | 1.79 | 1.54 | - | 1.27 | 1.07 | | | | |
| 73 | 2.36 | 2.04 | 1.67 | 1.78 | 1.78 | 1.48 | - | 1.28 | 1.06 | | | Elimination Period Factors | |
| 74 | 2.32 | 2.01 | 1.64 | 1.76 | 1.76 | 1.42 | - | 1.28 | 1.05 | | | 7 Day | 1.30 |
| 75 | 2.28 | 1.97 | 1.63 | 1.74 | 1.74 | 1.37 | - | 1.28 | 1.04 | | | 30 Day | 1.18 |
| 76 | 2.23 | 1.94 | 1.61 | 1.73 | 1.73 | 1.31 | - | 1.28 | 1.03 | | | 60 Day | 1.08 |
| 77 | 2.19 | 1.92 | 1.60 | 1.70 | 1.72 | 1.25 | - | 1.29 | 1.02 | | | 90 Day | 1.00 |
| 78 | 2.16 | 1.89 | 1.58 | 1.69 | 1.70 | 1.22 | - | 1.29 | 1.02 | | | 180 Day | 0.90 |
| 79 | 2.12 | 1.86 | 1.56 | 1.68 | 1.69 | 1.19 | - | 1.29 | 1.02 | | | 365 Day | 0.80 |
| 80 | 2.09 | 1.85 | 1.55 | 1.66 | 1.68 | 1.16 | - | 1.29 | 1.02 | | | | |
| 81 | 2.04 | 1.82 | 1.52 | 1.64 | 1.67 | 1.13 | - | 1.30 | 1.02 | | | Risk Class Factors | |
| 82 | 2.01 | 1.80 | 1.51 | 1.63 | 1.66 | 1.10 | - | 1.30 | 1.02 | | | Preferred Plus | 0.85 |
| 83 | 1.99 | 1.77 | 1.50 | 1.62 | 1.63 | 1.09 | - | 1.30 | 1.02 | | | Preferred | 1.00 |
| 84 | 1.96 | 1.76 | 1.49 | 1.61 | 1.61 | 1.08 | - | 1.30 | 1.02 | | | Standard | 1.20 |
| | | | | | | | | | | | | Select I | 1.50 |
| | | | | | | | | | | | | Select II | 1.80 |
| | | | | | | | | | | | | Select III | 2.30 |
| | | | | | | | | | | | | Select IV | 3.00 |
| | | | | | | | | | | | | Modal Premium Factors | |
| | | | | | | | | | | | | Annual | 1.000 |
| | | | | | | | | | | | | Semi-annual | 0.520 |
| | | | | | | | | | | | | Quarterly | 0.265 |
| | | | | | | | | | | | | Monthly | 0.087 |
| | | | | | | | | | | | | Monthly List Bill | 0.090 |
| | | | | | | | | | | | | Discount Factors | |
| | | | | | | | | | | | | Married | 0.90 |
| | | | | | | | | | | | | Spousal | 0.70 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Coverage Enhancement Rider
Daily Benefit Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | | | |
|-------|--|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|---|--------|--------|--------|--------|----------|
| | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime | 2 year | 3 year | 4 year | 5 year | 8 year | Lifetime |
| 18-40 | 51 | 56 | 62 | 71 | 80 | 113 | 52 | 58 | 64 | 76 | 84 | 119 | 58 | 64 | 70 | 84 | 91 | 131 |
| 41 | 51 | 56 | 62 | 71 | 80 | 113 | 52 | 58 | 64 | 76 | 85 | 119 | 58 | 64 | 70 | 84 | 94 | 131 |
| 42 | 51 | 56 | 64 | 74 | 83 | 115 | 53 | 59 | 66 | 76 | 85 | 120 | 59 | 66 | 71 | 84 | 93 | 132 |
| 43 | 51 | 58 | 64 | 74 | 83 | 116 | 53 | 59 | 66 | 76 | 85 | 120 | 59 | 66 | 72 | 84 | 94 | 132 |
| 44 | 52 | 58 | 64 | 74 | 83 | 116 | 53 | 59 | 66 | 76 | 85 | 120 | 59 | 67 | 72 | 84 | 94 | 132 |
| 45 | 52 | 59 | 64 | 74 | 83 | 116 | 54 | 59 | 66 | 76 | 85 | 122 | 59 | 67 | 72 | 84 | 94 | 133 |
| 46 | 52 | 59 | 64 | 75 | 83 | 117 | 54 | 59 | 66 | 76 | 85 | 122 | 60 | 67 | 72 | 84 | 94 | 133 |
| 47 | 53 | 60 | 64 | 75 | 84 | 117 | 54 | 60 | 66 | 76 | 85 | 122 | 60 | 67 | 72 | 84 | 95 | 133 |
| 48 | 54 | 61 | 66 | 76 | 84 | 120 | 55 | 61 | 67 | 78 | 86 | 125 | 61 | 68 | 74 | 85 | 96 | 136 |
| 49 | 55 | 62 | 67 | 78 | 85 | 125 | 56 | 62 | 68 | 79 | 88 | 128 | 61 | 68 | 75 | 86 | 98 | 139 |
| 50 | 56 | 63 | 68 | 79 | 86 | 128 | 58 | 63 | 69 | 80 | 89 | 131 | 62 | 69 | 76 | 88 | 99 | 144 |
| 51 | 58 | 63 | 70 | 80 | 88 | 131 | 59 | 64 | 70 | 81 | 90 | 133 | 63 | 70 | 77 | 88 | 100 | 146 |
| 52 | 58 | 64 | 71 | 81 | 89 | 133 | 59 | 66 | 70 | 83 | 91 | 136 | 64 | 70 | 78 | 89 | 101 | 149 |
| 53 | 59 | 66 | 72 | 83 | 91 | 138 | 60 | 67 | 72 | 84 | 94 | 141 | 64 | 71 | 79 | 91 | 104 | 154 |
| 54 | 60 | 67 | 74 | 85 | 94 | 141 | 61 | 68 | 74 | 86 | 96 | 145 | 66 | 72 | 81 | 94 | 106 | 157 |
| 55 | 60 | 68 | 75 | 86 | 96 | 145 | 61 | 68 | 76 | 89 | 99 | 148 | 67 | 75 | 83 | 95 | 108 | 161 |
| 56 | 61 | 68 | 76 | 89 | 99 | 149 | 62 | 69 | 77 | 90 | 101 | 152 | 68 | 76 | 84 | 98 | 110 | 164 |
| 57 | 62 | 69 | 77 | 90 | 101 | 152 | 63 | 70 | 79 | 93 | 103 | 155 | 68 | 77 | 86 | 100 | 113 | 168 |
| 58 | 66 | 72 | 81 | 95 | 106 | 161 | 66 | 74 | 83 | 98 | 109 | 165 | 71 | 81 | 90 | 105 | 119 | 178 |
| 59 | 68 | 76 | 85 | 100 | 111 | 170 | 69 | 77 | 87 | 103 | 114 | 174 | 76 | 84 | 94 | 110 | 125 | 189 |
| 60 | 71 | 79 | 90 | 105 | 118 | 177 | 72 | 81 | 91 | 108 | 120 | 183 | 79 | 87 | 99 | 116 | 131 | 197 |
| 61 | 75 | 82 | 93 | 110 | 123 | 186 | 76 | 84 | 95 | 113 | 125 | 191 | 83 | 91 | 104 | 121 | 136 | 207 |
| 62 | 78 | 85 | 98 | 115 | 128 | 193 | 78 | 87 | 99 | 118 | 131 | 202 | 86 | 94 | 107 | 126 | 143 | 218 |
| 63 | 85 | 93 | 107 | 126 | 141 | 213 | 86 | 95 | 109 | 130 | 145 | 220 | 94 | 104 | 118 | 140 | 158 | 239 |
| 64 | 92 | 101 | 117 | 138 | 154 | 233 | 93 | 104 | 118 | 141 | 158 | 241 | 101 | 113 | 130 | 153 | 171 | 262 |
| 65 | 99 | 109 | 127 | 149 | 166 | 254 | 100 | 112 | 129 | 153 | 171 | 261 | 109 | 121 | 140 | 166 | 186 | 284 |
| 66 | 107 | 117 | 137 | 161 | 179 | 273 | 108 | 120 | 139 | 165 | 184 | 281 | 117 | 130 | 152 | 179 | 200 | 306 |
| 67 | 114 | 125 | 146 | 173 | 191 | 293 | 115 | 128 | 148 | 176 | 198 | 302 | 125 | 139 | 162 | 191 | 215 | 329 |
| 68 | 129 | 141 | 164 | 196 | 219 | 328 | 130 | 145 | 168 | 201 | 225 | 339 | 141 | 158 | 184 | 219 | 245 | 370 |
| 69 | 144 | 158 | 184 | 221 | 245 | 364 | 146 | 161 | 187 | 228 | 253 | 376 | 159 | 176 | 205 | 246 | 276 | 410 |
| 70 | 159 | 175 | 202 | 245 | 271 | 399 | 161 | 178 | 207 | 253 | 281 | 413 | 175 | 194 | 227 | 274 | 306 | 451 |
| 71 | 174 | 191 | 221 | 269 | 299 | 434 | 176 | 196 | 227 | 278 | 309 | 451 | 192 | 213 | 247 | 301 | 338 | 492 |
| 72 | 189 | 207 | 239 | 294 | 325 | 468 | 192 | 213 | 246 | 303 | 336 | 489 | 208 | 231 | 268 | 329 | 368 | 532 |
| 73 | 213 | 235 | 271 | 335 | 370 | 532 | 217 | 240 | 278 | 345 | 384 | 554 | 236 | 262 | 304 | 375 | 419 | 605 |
| 74 | 237 | 262 | 302 | 376 | 416 | 595 | 243 | 269 | 312 | 388 | 431 | 619 | 263 | 293 | 339 | 423 | 471 | 676 |
| 75 | 262 | 290 | 334 | 418 | 463 | 657 | 268 | 297 | 344 | 430 | 480 | 684 | 291 | 323 | 375 | 469 | 523 | 747 |
| 76 | 286 | 317 | 365 | 459 | 508 | 721 | 292 | 325 | 377 | 474 | 528 | 750 | 319 | 354 | 411 | 515 | 574 | 818 |
| 77 | 312 | 344 | 397 | 499 | 554 | 783 | 317 | 353 | 409 | 516 | 575 | 816 | 346 | 385 | 446 | 561 | 625 | 889 |
| 78 | 348 | 385 | 443 | 546 | 611 | 858 | 355 | 396 | 457 | 564 | 635 | 895 | 386 | 431 | 498 | 614 | 691 | 976 |
| 79 | 385 | 426 | 489 | 594 | 670 | 935 | 393 | 437 | 505 | 613 | 694 | 974 | 428 | 476 | 550 | 666 | 756 | 1,061 |
| 80 | 422 | 467 | 536 | 640 | 728 | 1,011 | 431 | 478 | 552 | 660 | 754 | 1,054 | 469 | 522 | 601 | 719 | 821 | 1,148 |
| 81 | 459 | 508 | 582 | 688 | 786 | 1,088 | 468 | 521 | 599 | 709 | 814 | 1,132 | 509 | 568 | 653 | 773 | 888 | 1,234 |
| 82 | 496 | 549 | 628 | 734 | 844 | 1,163 | 506 | 562 | 647 | 756 | 874 | 1,212 | 551 | 613 | 706 | 825 | 953 | 1,321 |
| 83 | 546 | 605 | 695 | 815 | 936 | 1,291 | 558 | 620 | 715 | 840 | 970 | 1,346 | 595 | 676 | 781 | 915 | 1,058 | 1,467 |
| 84 | 603 | 666 | 768 | 903 | 1,038 | 1,430 | 614 | 683 | 791 | 930 | 1,076 | 1,495 | 654 | 744 | 863 | 1,015 | 1,174 | 1,628 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297

Coverage Enhancement Rider
Benefit Period Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

| From: To: Age | Facility Care Benefit and 70% Home and Community Care Benefit | | | | Facility Care Benefit and 100% Home and Community Care Benefit | | | | Facility Care Benefit and 130% Home and Community Care Benefit | | | |
|---------------------|--|------------------|------------------|------------------|---|------------------|------------------|------------------|---|------------------|------------------|------------------|
| | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year | 2 year 3 year | 3 year 4 year | 4 year 5 year | 5 year 8 year |
| 18-40 | 20 | 21 | 23 | 28 | 20 | 22 | 25 | 28 | 22 | 23 | 28 | 31 |
| 41 | 20 | 21 | 23 | 28 | 20 | 22 | 25 | 29 | 22 | 23 | 28 | 31 |
| 42 | 20 | 21 | 23 | 28 | 20 | 22 | 24 | 29 | 22 | 23 | 28 | 31 |
| 43 | 18 | 21 | 23 | 28 | 20 | 22 | 23 | 28 | 22 | 23 | 26 | 30 |
| 44 | 18 | 21 | 21 | 26 | 18 | 21 | 23 | 26 | 22 | 22 | 25 | 30 |
| 45 | 18 | 20 | 20 | 25 | 17 | 21 | 21 | 26 | 21 | 21 | 24 | 29 |
| 46 | 18 | 18 | 20 | 25 | 17 | 20 | 21 | 25 | 20 | 21 | 23 | 29 |
| 47 | 18 | 17 | 19 | 24 | 17 | 18 | 20 | 24 | 20 | 20 | 21 | 29 |
| 48 | 18 | 17 | 19 | 24 | 17 | 18 | 20 | 25 | 20 | 21 | 21 | 29 |
| 49 | 18 | 18 | 20 | 24 | 17 | 18 | 20 | 25 | 20 | 21 | 21 | 29 |
| 50 | 18 | 18 | 20 | 24 | 17 | 18 | 21 | 25 | 20 | 21 | 21 | 29 |
| 51 | 18 | 20 | 20 | 24 | 17 | 18 | 21 | 26 | 20 | 22 | 21 | 29 |
| 52 | 18 | 20 | 20 | 24 | 17 | 18 | 21 | 26 | 20 | 22 | 21 | 29 |
| 53 | 18 | 20 | 20 | 24 | 17 | 18 | 20 | 26 | 20 | 22 | 21 | 29 |
| 54 | 17 | 18 | 19 | 24 | 17 | 18 | 20 | 25 | 20 | 21 | 21 | 29 |
| 55 | 17 | 18 | 19 | 24 | 17 | 18 | 20 | 25 | 18 | 21 | 20 | 29 |
| 56 | 16 | 17 | 19 | 24 | 16 | 18 | 19 | 24 | 18 | 20 | 20 | 28 |
| 57 | 16 | 17 | 18 | 24 | 16 | 18 | 19 | 24 | 18 | 20 | 19 | 26 |
| 58 | 15 | 17 | 18 | 23 | 15 | 18 | 18 | 23 | 17 | 20 | 19 | 26 |
| 59 | 14 | 17 | 16 | 21 | 15 | 18 | 18 | 23 | 16 | 20 | 19 | 25 |
| 60 | 14 | 17 | 16 | 21 | 14 | 17 | 18 | 21 | 15 | 18 | 18 | 25 |
| 61 | 13 | 17 | 15 | 20 | 14 | 17 | 16 | 21 | 15 | 18 | 18 | 24 |
| 62 | 13 | 17 | 16 | 20 | 14 | 17 | 16 | 21 | 14 | 18 | 18 | 24 |
| 63 | 13 | 18 | 16 | 21 | 14 | 18 | 18 | 21 | 15 | 21 | 18 | 25 |
| 64 | 14 | 21 | 18 | 23 | 15 | 21 | 19 | 24 | 16 | 23 | 19 | 26 |
| 65 | 15 | 23 | 19 | 25 | 16 | 23 | 20 | 25 | 17 | 25 | 20 | 29 |
| 66 | 16 | 25 | 20 | 26 | 17 | 25 | 21 | 28 | 18 | 28 | 23 | 30 |
| 67 | 17 | 28 | 21 | 28 | 18 | 28 | 23 | 29 | 20 | 31 | 24 | 33 |
| 68 | 20 | 30 | 26 | 31 | 21 | 31 | 28 | 33 | 22 | 35 | 29 | 36 |
| 69 | 21 | 33 | 31 | 35 | 23 | 35 | 33 | 38 | 25 | 38 | 35 | 41 |
| 70 | 23 | 37 | 36 | 39 | 25 | 37 | 38 | 41 | 28 | 41 | 40 | 45 |
| 71 | 25 | 39 | 41 | 41 | 28 | 40 | 43 | 45 | 30 | 45 | 46 | 50 |
| 72 | 28 | 43 | 46 | 45 | 30 | 44 | 48 | 49 | 33 | 48 | 51 | 54 |
| 73 | 32 | 47 | 54 | 51 | 33 | 49 | 56 | 55 | 38 | 54 | 61 | 61 |
| 74 | 36 | 53 | 63 | 59 | 38 | 55 | 65 | 63 | 43 | 61 | 70 | 69 |
| 75 | 40 | 58 | 71 | 65 | 43 | 61 | 74 | 70 | 47 | 67 | 80 | 76 |
| 76 | 44 | 63 | 80 | 71 | 46 | 67 | 83 | 76 | 52 | 74 | 90 | 84 |
| 77 | 48 | 69 | 89 | 78 | 51 | 72 | 93 | 84 | 56 | 79 | 99 | 91 |
| 78 | 54 | 76 | 88 | 91 | 56 | 81 | 91 | 98 | 62 | 87 | 99 | 106 |
| 79 | 59 | 84 | 86 | 105 | 62 | 89 | 90 | 111 | 69 | 97 | 98 | 121 |
| 80 | 64 | 91 | 86 | 119 | 68 | 97 | 89 | 125 | 76 | 105 | 96 | 136 |
| 81 | 70 | 99 | 85 | 131 | 75 | 104 | 88 | 140 | 82 | 113 | 95 | 151 |
| 82 | 76 | 106 | 84 | 145 | 81 | 112 | 86 | 154 | 89 | 122 | 95 | 168 |
| 83 | 85 | 118 | 95 | 161 | 89 | 125 | 99 | 171 | 109 | 137 | 106 | 186 |
| 84 | 92 | 133 | 108 | 179 | 98 | 141 | 111 | 190 | 121 | 154 | 121 | 208 |

Generation Protector 2 (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 554

Coverage Enhancement Rider
Elimination Period Factors
Preferred Rate Class

| From: To: Age | 30 days 7 days | 60 days 30 days | 90 days 60 days | 180 days 90 days | 365 days 180 days |
|---------------------|-------------------|--------------------|--------------------|---------------------|----------------------|
| 18-40 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 41 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 42 | 1.50 | 1.49 | 1.47 | 1.51 | 1.53 |
| 43 | 1.48 | 1.46 | 1.45 | 1.49 | 1.51 |
| 44 | 1.45 | 1.44 | 1.43 | 1.47 | 1.49 |
| 45 | 1.43 | 1.42 | 1.40 | 1.44 | 1.46 |
| 46 | 1.41 | 1.40 | 1.38 | 1.42 | 1.44 |
| 47 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 48 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 49 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 50 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 51 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 52 | 1.39 | 1.38 | 1.36 | 1.40 | 1.42 |
| 53 | 1.37 | 1.35 | 1.34 | 1.38 | 1.40 |
| 54 | 1.34 | 1.33 | 1.32 | 1.36 | 1.37 |
| 55 | 1.32 | 1.31 | 1.30 | 1.33 | 1.35 |
| 56 | 1.30 | 1.29 | 1.27 | 1.31 | 1.33 |
| 57 | 1.28 | 1.27 | 1.25 | 1.29 | 1.31 |
| 58 | 1.26 | 1.25 | 1.23 | 1.27 | 1.28 |
| 59 | 1.23 | 1.22 | 1.21 | 1.24 | 1.26 |
| 60 | 1.21 | 1.20 | 1.19 | 1.22 | 1.24 |
| 61 | 1.19 | 1.18 | 1.17 | 1.20 | 1.22 |
| 62 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 63 | 1.17 | 1.16 | 1.14 | 1.18 | 1.19 |
| 64 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 65 | 1.16 | 1.15 | 1.14 | 1.17 | 1.19 |
| 66 | 1.16 | 1.15 | 1.14 | 1.17 | 1.18 |
| 67 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 68 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 69 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 70 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 71 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 72 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 73 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 74 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 75 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 76 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 77 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 78 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 79 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 80 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 81 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 82 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 83 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |
| 84 | 1.16 | 1.15 | 1.13 | 1.17 | 1.18 |