

Third Party Money Manager Customer Authorization of Transfer

Procedure:

1. Contract owner(s) completes **Contract/Policy Identification** and **Authorized Third Party** sections.
2. Contract owner(s) reads **Authorization by Owner Agreement** and signs below.
3. Authorized Third Party reads the **Third Party Agreement** and signs below.
4. Certify that excessive trading and market timing policy has been reviewed.
5. After review, if Allianz Life Insurance Company of North America (Allianz) accepts request, a Third Party I.D. code is assigned and confirmation is sent to the owner and Third Party.

Contract/Policy Identification:	Authorized Third Party:	Current Third Party Code (if applicable):
Contract/Policy number:	Third Party firm name:	
Owner's name:	Authorized Third Party:	
Joint owner's name (if applicable):	Street address:	
Phone number:	City, state, ZIP code:	
	Phone number:	

Authorization by owner – please read carefully:

I authorize the Third Party named above to do the following:

- Transfer contract values among the investment options and any available fixed account.
- Request and receive confirmation copies and annual statements.
- Receive information regarding contract values from Customer Service Representatives.

I agree that this authorization will be effective only if signed by me, authorized by the Third Party Money Manager firm, reviewed and accepted by Allianz.

I understand the following:

1. This authorization is subject to the terms and provisions in the contract, prospectus, and attached Fee Redemption Authorization Agreement – Allianz Variable Annuities. I agree to indemnify and hold harmless Allianz and any of its servicing agents from and against any and all losses, costs, damages and expenses (including attorney's fees) which the above-referenced parties may incur by reason of any transfer request placed by the authorized Third Party Money Manager firm.
2. Transfers may be requested in writing, by telephone, fax, or through the Allianz Website.
3. I may cancel this authorization at any time by furnishing written notice to Allianz.
4. Requests received after the close of the New York Stock Exchange, usually 4:00 p.m. Eastern Time, will be executed the following business day.
5. Allianz will employ reasonable procedures to confirm that telephone instructions are genuine. Allianz may refuse to honor a transfer request if the authorized Third Party fails to provide sufficient identification.
6. This revokes any previous Authorization of Transfer by Third Party Money Manager.

Owner or Authorized Signer's signature: (Trustee, Power of Attorney, Custodian, or Guardian, if applicable)	Date:
Joint owner's signature (if applicable):	Date:

Third Party Agreement:

- I agree to the understandings shown above.
- I have read and agree to the terms of the Excessive Trading and Market Timing Policy.

Signature of Authorized Third Party:	Date:
--------------------------------------	-------

Fax to: 800.721.2708 **Mail to:** Allianz, PO Box 561, Minneapolis, MN 55440-0561

Questions: Call Allianz at 800.624.0197, Monday-Friday between 7:00 a.m. and 6:00 p.m. Central time

Fee Redemption Authorization Agreement – Allianz Variable Annuities

Agreement made on the date set forth below by and among the undersigned Contract Owner (Owner), and Financial Advisor (Advisor).

The Owner of the Allianz (the Company) annuity contract identified below hereby appoints the Advisor, identified below, as his/her true and lawful attorney and agent for the limited purpose of executing certain transactions as described herein with full power and authority to act in place and stead with the same effect as if he/she had done the same himself/herself and specifically to execute orders to liquidate interests of the underlying Annuity Contract (Contract) designated below.

The Owner authorizes the Company to pay the Advisor's fees from the Contract upon written request from the Advisor. The Company has no responsibility or liability to determine that instructions received from the Advisor are in compliance with such agreement. The Owner and Advisor agree that the Owner shall be solely liable for the payment of the Advisor's fees but that such fees shall not be separately billed to nor paid by the Owner. Such fees shall only be for investment advisory services related to the Contract. The payment of such fees will be treated as a withdrawal under the terms of the Contract and subject to the Contract withdrawal restrictions and conditions, if any. The Owner acknowledges that a withdrawal from the Contract to pay such fees may incur a withdrawal charge during the withdrawal charge period defined in the Contract which will require the Company to withdraw a larger dollar amount than the amount required to pay the Advisor's fees. The Owner also acknowledges that a partial withdrawal during the accumulation phase results in a decrease in Contract Value, and could result in the reduction of the Contract Death and Income Benefits. **Your future income and any guarantee values under your contract will be negatively affected by any withdrawal.**

The Owner further acknowledges that under Federal law the payment of financial advisor fees from a non-tax qualified annuity contract will be treated as a taxable distribution and may also be subject to the 10% premature distribution penalty applicable to withdrawals made prior to age 59½. The Owner has consulted with his or her own tax advisor regarding the tax treatment of the payment of the Advisor's fees from the Contract.

Allianz, by accepting such orders, shall not be required to question the transaction requests and may accept such orders of the Advisor without any other inquiry and the Company shall not be liable for any loss, expense, or cost arising out of this Agreement or actions taken pursuant to this agreement upon instructions from the Advisor.

This Authority will continue until the Company receives written notice of termination from the Owner, and **is not transferable** to any other financial advisor. The Company retains the right to request an updated Authorization at any time.

Proceeds from the above-requested withdrawals are to be made payable and sent to:

Contract Owner information

Contract Owner name (print)	
Social Security number	Contract number
Contract Owner signature	Date

Firm information

Firm name	
Advisor name	
Address (City, state, ZIP code)	
Advisor signature	Date

Fee Redemption Authorization – Advisory Management Fee Program

The Advisory Management Fee program is for Contract Owners who are entering into agreements with their financial advisor, and who wish to have their financial advisor's fees automatically deducted from their annuity contracts and sent to their financial advisor.

By completing and signing the Fee Redemption Authorization form, the Contract Owner authorizes Allianz to pay such fee from the annuity contract upon written request from the financial advisor.

The IRS has taken the position that financial advisors' fees paid from annuity contracts qualified as Individual Retirement Annuities under Internal Revenue Code Sec. 408(b) or Tax Sheltered Annuities under Internal Revenue Code Sec. 403(b) will not be treated as taxable distributions as long as the annuity contract is solely liable for the payment of such fee. However, the IRS has also stated that the payment of a financial advisor's fees from a non-tax-qualified annuity will be treated as a taxable distribution and may also be subject to the 10% premature distribution penalty.

The Advisory Management Fee program is only available during the accumulation period, and is subject to the Contract withdrawal restrictions and conditions, if any. Fees are removed from the subaccounts on a pro-rata basis unless we are otherwise informed. A partial withdrawal from the Contract to pay such fees may incur a withdrawal charge during the withdrawal charge period defined in the Contract, which will require the Company to withdraw a larger dollar amount than the amount required to pay the financial advisor's fees.

A partial withdrawal during the accumulation phase results in a decrease in Contract Value, and could result in the reduction of the Contract Death and Income Benefits. **Your future income and any guarantee values under your contract will be negatively affected by any withdrawal.**

Complete, sign and mail form to: Allianz
PO Box 561
Minneapolis, MN 55440-0561

Allianz Life Excessive Trading and Market Timing Policy

Effective 1-21-2010

Definition:

Allianz Life Insurance Company of North America and Allianz Life Insurance Company of New York (hereinafter "Allianz") currently enforces a trading policy with a 14-calendar day window. For any investment made into any available variable investment option, we require that the client hold that investment for 14 calendar days before initiating a sale from that same investment option. Following the sale of a variable investment option, we do not allow that same client to reinvest into that same variable investment option for 14 calendar days. Following the purchase of a variable investment option, we do not allow that same client to remove any investment from that same variable investment option for 14 calendar days. Although this is the policy currently enforced by Allianz, we reserve the right to change this policy at any time if such a change is determined to be in the best interest of the contract owners.

Currently, we do not include the following situations as a violation of the policy:

- Automatic transfers made under any programs we provide, including Dollar Cost Averaging Program, Flexible Rebalancing, and transfers made under any of the contract features.
- The first transfer made on new money applied to the contract.
- Transfers made to/from the AZL Money Market Fund.
- Transfers made to/from the Investment Choices offered through the AZL Fund of Funds Trust.
- Transfers made to/from any Fixed option.

Note: The 14-calendar day period starts over again for the fund once new money is added to or removed from the same fund where money was already invested.

Allianz may make exceptions when imposing transfer restrictions if we determine a transfer is appropriate although it may technically violate our policies and procedures that are disclosed above. In determining whether a transfer is appropriate, we may, but are not required to, take into consideration the relative size of a transaction, whether the transaction was purely a defensive transfer into the AZL Money Market Fund, and whether the transaction involved an error or similar event. We may also reinstate telephone, fax or website transfer privileges after we have revoked them, but we will not reinstate these privileges if we have reason to believe that they might be used for disruptive trading purposes in the future.

Please understand that while any particular transaction may not violate the Excessive Trading and Market Timing Policy, each of our fund partners has their own policy to address these matters. When a fund partner instructs us to restrict an individual from one or more of their funds, regardless of whether this individual's activity violates the Excessive Trading and Market Timing Policy or not, we are required to follow instructions provided by that fund partner.