

This chart illustrates the power of tax-deferral on a single premium of \$100,000.

<b>7.57% interest*/28% Tax Bracket</b>	<b>Tax Deferral</b>	<b>No Tax Deferral</b>
1-Year Value	\$107,570	\$105,450
10-Year Value	\$207,449	\$170,013
20-Year Value after taxes are paid**	\$309,853	\$289,044

\*7.5% historical average growth from 1995-2005 of monthly point-to-point fund, 3% cap, policy issued 1/1 with index value taken 12/31 and at the end of each subsequent month. Based on figures provided from finance.yahoo.com and Allianz publication CS1217-TX. Past performance is no indication of future results.

\*\*Tax-deferred gains become taxable when funds are withdrawn from the contract. There are surrender charges for funds withdrawn in excess of allowed amounts for the indicated period of time.