

Rate Watch

Certified rates as of: 10/7/2014

These are current rates only as of the date above. New business rates are not guaranteed and are subject to change at the discretion of the company.

The participation rate on Allianz fixed index annuities is 100%

Allianz 222[®] Annuity

			Monthly sum cap			Annual point-to-point cap				Monthly average spread	Annual point-to-point spread
PIV Bonus	PIV Interest Bonus	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Blended	Blended	Barclays US Dynamic Balance Index
15%	50%	1.50% ▼	1.70% ▼	1.70% ▼	2.20% ▼	2.75% ▼	2.75% ▼	2.75% ▼	3.00% ▼	3.25% ▲	3.25% ▲

To receive the Protected Income Value, including any premium bonuses and interest bonuses, you must hold your annuity in deferral for at least 10 contract years and begin receiving lifetime income withdrawals between the ages of 60 and 100. You will not receive the premium bonus or potential interest bonuses if the contract is partially or fully surrendered, if traditional annuity payments are taken, or if the Protected Income Value rider is terminated. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Allianz 360SM Annuity with 360 Benefit Rider

			Monthly sum cap			Annual point-to-point cap				Monthly average spread	Annual point-to-point spread
Interest Bonus	Rider Charge	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Blended	Blended	Barclays US Dynamic Balance Index
25%	1.05% **	1.40%	1.60%	1.60%	2.20%	2.50% ▼	2.50% ▼	2.50% ▼	2.50% ▼	4.25% ▲	3.40% ▲

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus and a partial loss of principal (premium).

**1.00% in DE and MN

Allianz 365i[®] Annuity

		Monthly sum cap				Annual point-to-point cap					Monthly average spread	Annual point-to-point spread
Bonus	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	Russell 2000 [®]	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	Russell 2000 [®]	Blended	Blended	Barclays US Dynamic Balance Index
5% *	0.90% ▼	1.30% ▼	1.30% ▼	1.80% ▼	1.90% ▼	1.50% ▼	1.50% ▼	3.50% ² ▼	1.50% ▼	1.50% ▼	4.75% ▲	4.40% ▲

The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium).

*3% in CT

There is no Fixed Interest allocation on the Allianz 365i in AL, DE, IA, and KY.

The Select Index Allocation charge is 1.00%.

Income Maximizer Rider

Guaranteed Interest Credit	Rider Cost	Income Maximizer Rider Option 3
6%	1.20%	Call for current payout percentage.

Allianz Core Income 7SM Annuity with Core Income benefit rider

		Annual point-to-point cap			Annual point-to-point spread	
Fixed Interest	Rider Charge	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Barclays US Dynamic Balance Index	
2.05% ▼	1.05%	3.75% ▼	4.00% ▼	4.00% ▼	2.00%	

Allianz Endurance[®] Plus Annuity

			Monthly sum cap				Annual point-to-point cap					Monthly average spread
EWB Bonus	EWB Factor	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	FTSE 100	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	FTSE 100	Blended	Blended
20% ¹	105% ¹	1.45% ▼	1.70% ▼	1.70% ▼	2.20% ▼	1.70% ▼	2.50% ▼	2.50% ▼	4.50% ¹ ▼	3.00% ▼	2.75% ▼	3.25%

The bonus and enhanced interest are credited only to the Enhanced Withdrawal Benefit (EWB) value. To receive the EWB value, including the bonus, the contract must be held for at least 10 years, and then EWB payments must be taken over at least an additional 10 years under one of two EWB income options. You will not receive the bonus or enhanced interest if the contract is partially or fully surrendered or if traditional annuitization payments are taken. EWB payments are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus. The Select Index Allocation charge is 1.00%.

MasterDex X[®] Annuity

		Monthly sum cap				Annual point-to-point cap					Monthly average spread
Bonus	Fixed Interest *	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	EURO STOXX 50 [®]	Nasdaq-100 [®]	S&P 500 [®]	S&P 500 Select [®]	EURO STOXX 50 [®]	Blended	Blended
5%	1.00% ▼	1.30% ▼	1.30% ▼	1.80% ▼	1.40% ▼	1.75% ▼	1.75% ▼	3.75% ¹ ▼	2.00% ▼	1.75% ▼	4.50% ▲

The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium)

The Select Index Allocation charge is 1.00%.

* There is no Fixed Interest allocation on the MasterDex X in AL, DE, IA, and KY.

MasterDex X [®] Annuity Riders				
Simple Income III Rider simple bonus	Simple Income III Rider cost	Simple Income III Rider Option 3	Simple Income II Rider simple bonus	Simple Income II Rider cost
8%	0.95%	Call for current payout percentage.	8%	0.95%

Signature 7SM Annuity

		Monthly sum cap		Annual point-to-point cap		Annual point-to-point spread
Fixed Interest	S&P 500 [®]	Russell 2000 [®]	S&P 500 [®]	Russell 2000 [®]	Barclays Dynamic Balance	
1.55% ▼	1.80% ▼	2.30% ▼	3.25%	3.25%	3.50% ▲	

Dominator Plus[®] Annuity

Premium amount	\$25,000-\$99,000	\$100,000+
5-year guarantee period	1.50%	1.50%
10-year guarantee period	1.90%	2.00%

Dominator Plus is subject to a 10-year surrender charge schedule.

Special Note: initial interest rates credited to new contracts are declared weekly, and are effective with contracts issued on and after Tuesday of each week. If there are no rate changes, no communication will be sent. The rate credited to contracts previously issued remains unchanged for its full guarantee period, but the rate credited to new contracts is subject to change without prior notice.

Allianz Life Pro+[®] Fixed Index Universal Life Insurance Policy

Monthly sum	Annual point-to-point	Monthly average	Trigger

Fixed Interest	S&P 500®	S&P 500®	Barclays US Dynamic Balance Index	Barclays US Dynamic Balance Index w/floor	Blended index	Blended index select	Blended index w/floor	Blended index (no cap)	S&P 500®
cap	cap	cap	participation rate *	participation rate **	annual floor ***	cap	cap	participation rate	interest rate
4.60%	4%	11.5%	140%	100%	2%	16%	19%	115%	8.50%

*Not available in IN, PA, or OR. Participation rate is declared on each policy anniversary and will never be less than 15%.
 **Participation rate is declared at issue and on each policy anniversary and will never be less than 20%.
 OR and PA have specific caps and participation rates. Call your Allianz representative for rate information.
 IN, OR, and PA have a state specific Trigger interest rate. Call your Allianz representative for rate information.
 ***Annual floor is declared at issue and on each policy anniversary and will never be less than 1%.
 The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50® Index (20%), Russell 2000® Index (10%).

Premium Deposit Fund Rider

Premium Discount Rate
2.00%

Premium Discount Rate does not apply to the first-year premium. Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

Allianz Life Pro+ SurvivorSM Fixed Index Universal Life Insurance Policy

Fixed Interest	Monthly sum	Annual point-to-point									Monthly average	Trigger
	S&P 500®	S&P 500®	Barclays US Dynamic Balance Index	Barclays US Dynamic Balance Index w/floor	Blended index	Blended index select	Blended index w/floor	Blended index (no cap)	S&P 500®			
cap	cap	cap	participation rate *	participation rate **	annual floor ***	cap	cap	participation rate	cap	annual floor ***	participation rate	interest rate
4.50%	3.90%	11.25%	135%	100%	2%	15%	17.50%	115%	9.00%	2%	145%	8.25%

*Not available in IN. Participation rate is declared at issue and on each policy anniversary and will never be less than 15%.
 *Participation rate is declared at issue and on each policy anniversary and will never be less than 20%.
 IN has state specific Trigger interest rate. Call your Allianz representative for rate information.
 ***Annual floor is declared at issue and on each policy anniversary and will never be less than 1%.
 The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50® Index (20%), Russell 2000® Index (10%).

Premium Deposit Fund Rider

Premium Discount Rate
2.00%

Premium Discount Rate does not apply to the first-year premium. Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%.

GenDex Survivor[®] Fixed Index Universal Life Insurance Policy

	Fixed Interest	Monthly sum cap			Annual point-to-point cap				Monthly average participation rate
		Nasdaq-100®	S&P 500® Index	EURO STOXX 50®	Nasdaq-100®	S&P 500® Index	EURO STOXX 50®	Blended Index	Blended index
0% annual floor	4.00%	4.00%	4.10%	4.10%	10.00%	11.00%	12.00%	16.00%	150%
1% annual floor	4.00%	3.60%	3.80%	3.80%	9.00%	9.50%	10.50%	12.50%	140%

The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50® Index (20%), Russell 2000® Index (10%).

Fixed Index Rules

Business Rules	Pending Business Rules	New Application Rules
Annuity interest rate decrease: Allianz 3651 [®] Annuity Allianz 222 [®] Annuity Signature 7 SM Annuity Allianz Core Income 7 SM Annuity with Core Income Benefit Rider Allianz Endurance [®] Plus Annuity	Pending business and/or applications signed on or before Monday, October 6, 2014 and received on or before Friday, October 10, 2014* (11:59 p.m. CT) will be: <ul style="list-style-type: none"> Eligible to receive the higher interest rate. All premium must be received within 60 days from the date the application was received. Contracts fully funded during the 60-day "rate 	Applications signed after Monday, October 6, 2014 and/or received after Friday, October 10, 2014 (11:59 p.m. CT) will be: <ul style="list-style-type: none"> Eligible to receive the lower interest rate listed above.

MasterDex X [®] Annuity	<p>lock" period would receive the higher rate for one year.</p> <ul style="list-style-type: none"> After one year rates, can be higher, lower or the same and will renew with other contracts that were fully funded on the same day. 	
<p>Annuity cap decreases: Allianz 365i[®] Annuity Allianz 360SM Annuity with 360 Benefit Rider Allianz 222[®] Annuity Signature 7SM Annuity Allianz Core Income 7SM Annuity with Core Income Benefit Rider Allianz Endurance[®] Plus Annuity MasterDex X[®] Annuity</p>	<ul style="list-style-type: none"> Eligible to receive higher cap. All premium must be received within 60 days from the date the application was received. Contracts fully funded during the 60-day "rate lock" period would receive the higher cap for one year. After one year, rates can be higher, lower or the same and will renew with the other contracts that were fully funded on the same day. 	<ul style="list-style-type: none"> Eligible to receive the lower cap listed above.
<p>Annuity spread increase: Allianz 365i[®] Annuity Allianz 360SM Annuity with 360 Benefit Rider Allianz 222[®] Annuity Signature 7SM Annuity Allianz Endurance[®] Plus Annuity MasterDex X[®] Annuity</p>	<ul style="list-style-type: none"> Eligible to receive the lower spread. All premium must be received within 60 days from the date the application was received. Contracts fully funded during the 60-day "rate lock" period would receive the lower spread for one year. After one year, rates can be higher, lower or the same and will renew with the other contracts that were fully funded on the same day. 	<ul style="list-style-type: none"> Eligible to receive the higher spread listed above.

*For applications received from Tuesday, October 7 through Friday, October 10 (11:59 p.m. CT), the 60 day "rate lock" begins on the final day that the higher rate is available, Monday, October 6, 2014.

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The blended index is comprised of Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50 or FTSE 100 (varies by product) (20%), and Russell 2000 (10%).

These rates are current only as of the date indicated above. Rates are not guaranteed and are subject to change at the discretion of the company.

The Barclays Capital U.S. Aggregate Bond Index is comprised of U.S. investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities. The Barclays US Dynamic Balance Index is comprised of the Barclays Capital U.S. Aggregate Bond Index and the S&P 500[®] Index and shifts weighting daily between them based on realized market volatility.

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