

Rate Watch

Certified rates as of: May 2, 2017

State by state variations below apply to new applications only. 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%.**

These are current rates only as of the date above. Note: product applications submitted prior to MVA availability will continue to follow rates in states without a MVA.

Allianz 222[®] Annuity

You are currently viewing rates for all states except AK, MN, MO, MS, NJ, OR, PA, UT, and WA. (MVA)

			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	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index
20.00%	50.00%	1.70%	1.90%	1.90%	2.40%	3.25%	3.25%	3.25%	3.75%	4.25%	4.00%	2.50%	2.20%	2.10%

The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals 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 bonus feature. The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays Capital US Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

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You are currently viewing rates for AK, MN, MO, MS, NJ, OR, PA, UT, and WA. (Without MVA)

			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	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index*	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index*
20.00%	50.00%	1.50%	1.70%	1.70%	2.20%	2.75%	2.75%	2.75%	3.25%	3.75%	3.50%	3.00%	2.70%	2.60%

The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals 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 bonus feature. The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays US Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

*Not available in AK, NJ, PA and UT.

Allianz 360SM Annuity with 360 Benefit Rider

You are currently viewing rates for all states except AK, MN, MO, MS, OR, PA, UT, and WA. (MVA)

			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	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index
25.00%	1.15%	1.90%	2.10%	2.10%	2.20%	3.75%	3.75%	3.75%	4.25%	4.85%	4.60%	2.25%	1.70%	1.60%

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).

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

Allianz 360SM Annuity with 360 Benefit Rider

You are currently viewing rates for AK, MN, MO, MS, OR, PA, UT, and WA. (Without MVA)

			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	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index
25.00%	1.15%	1.70%	1.90%	1.90%	2.00%	3.25%	3.25%	3.25%	3.75%	4.35%	4.10%	2.75%	2.20%	2.10%

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).

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

Allianz 365i[®] Annuity

You are currently viewing rates for all states except AK, MN, MO, MS, OR, PA, UT, and WA. (MVA)

		Monthly sum cap			Annual point-to-point cap					Monthly average spread	Annual point-to-point spread		
Bonus	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index
4.00%*	1.40%	1.60%	1.60%	2.30%	2.50%	2.50%	2.50%	2.75%	3.50%	3.25%	3.50%	3.70%	3.60%

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).

*2% in CT

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

Allianz 365i[®] Annuity

You are currently viewing rates for AK, MN, MO, MS, OR, PA, UT, and WA. (Without MVA)

		Monthly sum cap			Annual point-to-point cap						Monthly average spread	Annual point-to-point spread	
Bonus	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index	Blended	Bloomberg US Dynamic Balance Index II	PIMCO Tactical Balanced Index
4.00%	1.20%	1.40%	1.40%	2.10%	2.00%	2.00%	2.00%	2.25%	3.00%	2.75%	4.00%	4.20%	4.10%

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 blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays US Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

Income Maximizer Rider

Guaranteed Interest Credit	Rider Cost	Income Maximizer Rider Option 3
6.00%	1.20%	Call for current payout percentage.

Core Income 7[®] Annuity with Core Income benefit rider

You are currently viewing rates for all states except AK, MN, MO, MS, OR, PA, UT, and WA. (MVA)

		Annual point-to-point cap				Annual point-to-point spread
Rider Charge	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Bloomberg US Dynamic Balance Index II	Bloomberg US Dynamic Balance Index II
1.05%	2.50%	5.00%	5.00%	5.00%	8.50%	0.50%

Core Income 7[®] Annuity with Core Income benefit rider

You are currently viewing rates for AK, MN, MO, MS, OR, PA, UT, and WA. (Without MVA)

		Annual point-to-point cap				Annual point-to-point spread
Rider Charge	Fixed Interest	Nasdaq-100 [®]	S&P 500 [®]	Russell 2000 [®]	Bloomberg US Dynamic Balance Index II	Bloomberg US Dynamic Balance Index II
1.05%	2.30%	4.50%	4.50%	4.50%	8.00%	1.00%

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

	Monthly sum	Annual point-to-point			Monthly average	Trigger**	Annual sum	
Fixed Interest	S&P 500 [®]	S&P 500 [®]	Bloomberg US Dynamic Balance Index II	Blended index***	Blended index (no cap)***	S&P 500 [®]	Allianz True Balance ^{SM****}	
	cap	cap	participation rate*	cap	participation rate	interest rate	cap	participation rate
4.00%	3.50%	12.25%	145.00%	15.00%	130.00%	7.00%	7.00%	200.00%

*Participation rate is declared on each policy anniversary and will never be less than 5%. IN and PA have specific participation rates and floor. Please contact your Allianz representative for rate information.

**IN and PA have state specific Trigger interest rates. Please contact your Allianz representative for rate information.

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

**** The Allianz True Balance is comprised of S&P 500[®] Index (50%) and Bloomberg Barclays US Aggregate RBI[®] Series I Index (50%). Not available in Hawaii or Virginia. Participation rate is set at policy issue and guaranteed for the life of the policy and is subject to change on newly issued policies.

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

	Monthly sum	Annual point-to-point						Monthly average	Trigger	
Fixed Interest	S&P 500 [®]	S&P 500 [®]	Bloomberg US Dynamic Balance Index II	Bloomberg US Dynamic Balance Index II w/floor	Blended index	Blended index w/floor	Blended index (no cap)	S&P 500 [®]		
	cap	cap	participation rate*	participation rate**	annual floor***	cap	cap	annual floor***	participation rate	interest rate
4.00%	3.50%	12.25%	145.00%	100.00%	2.00%	15.00%	9.00%	2.00%	130.00%	7.00%

*Not Available in IN, PA or OR. Par rate is declared on each policy anniversary and will never be less than 5%

**Participation rate is declared at issue and on each policy anniversary and will never be less than 5%.

IN has 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 .50%

The blended index option is comprised of the following: Dow Jones Industrial Average (35%), Bloomberg Barclays Capital US 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%.

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 PIMCO Tactical Balanced Index is comprised of the S&P 500[®] Index, a bond component comprised of the PIMCO Synthetic Bond Index and a duration overlay, and cash, and shifts weighting between them daily based on historical realized volatility of the components. The PIMCO Synthetic Bond Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets.

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