

Allianz Rate Watch for Life Products

Credited rates as of 8/5/2014

(R-8/5/2014)

Premium Deposit Fund Rider - Premium Discount Rate Decrease

Allianz Life Pro+ [®] Fixed Index Universal Life Insurance Policy									
	Fixed interest rate	Monthly sum cap	Monthly sum participation rate	Annual point-to-point cap			Annual point-to-point participation rate	Monthly average participation rate	Monthly average cap
		S&P 500 [®] Index		S&P 500 [®] Index	Blended index	Blended index with 2% floor ³		Blended index ¹	
Standard Index Allocations ²	4.60%	4.00%	100%	11.50%	16.00%	9.50%	100%	150%	No cap
Trigger Method (S&P 500 [®] Index Annual Pt-to-Pt) ⁸	Trigger Interest Rate is 8.50%								
Barclays US Dynamic Balance Index (Annual Pt-to-Pt)	Choice of: <ul style="list-style-type: none"> • 140% Participation Rate⁴/0% floor⁵ • 100% participation Rate⁶/2% floor⁷ 								
Select Index Allocations ²	N/A	N/A	N/A	N/A	19.00%	N/A	115%	N/A	No cap
Premium Deposit Fund Rider ⁹	Premium Discount Rate is 2.00%								

GenDex Survivor [®] Fixed Index Universal Life Insurance Policy									
	Fixed interest rate	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%

¹ The blended index option is comprised of the following indexes (with their percentage of the overall index option): Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50[®] Index (20%), Russell 2000[®] Index (10%).

² OR and PA have specific caps and participation rates. Contact the Life Case Design Team for details.

³ Annual floor is declared on each policy anniversary and will never be less than 1%.

⁴ Participation rate is declared on each policy anniversary and will never be less than 20%.

⁵ Not available in IN, PA, or OR

⁶ Participation rate is declared on each policy anniversary and will never be less than 15%.

⁷ Annual floor is declared on each policy anniversary and will never be less than 1%.

⁸ IN, OR, and PA have a state specific Trigger Interest Rate

⁹ Discount 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%.

Life insurance policies will receive rates and caps that are in effect as of the policy effective date. Please contact your case manager if you have questions regarding your pending applications.

Please note: Interest rates are declared on the first Tuesday of each month. This Allianz Rate Watch reflects the most recent interest rate updates and should replace any previous version you have printed or downloaded.

Product and feature availability may vary by state. For financial professional use only – not for use with the public.

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