

New York Rate Watch for MYGAs

Credited rates as of 10/6/2009

Allianz Life Insurance Company of New York



Rate changes

Multi-year guarantee annuities

Dominator[®] Annuity Rates¹

5-year guarantee period	3.00%
10-year guarantee period	3.40%

Power 5[®] Annuity²

Bonus	5.00%
Interest Rate	3.25%

¹After the guaranteed period, the current interest rate may fluctuate but will never fall below 3% while in deferral. Past performance does not guarantee future results. To receive the contract's accumulation value in a payout, the contract must be held in deferral for a minimum of one year and annuity payments must be taken over a minimum of 10 years. Seven-year decreasing surrender charge with a market value adjustment will be applied if the contract is surrendered prior to the end of 10 years. Five-year decreasing surrender charges apply with each new guarantee period. The minimum guaranteed interest rate in payout is 2.5%. The payout rate depends on the age of the contract and payout option selected.

²After the guaranteed period, the current interest rate may fluctuate but will never fall below 3% while in deferral. Past performance does not guarantee future results. To receive the contract's accumulation value in a payout, the contract must be held in deferral for a minimum of one year and annuity payments must be taken over a minimum of 10 years. Seven-year decreasing surrender charge with a market value adjustment will be applied if the contract is surrendered prior to the end of 10 years. Five-year decreasing surrender charges apply with each new guarantee period. The minimum guaranteed interest rate in payout is 2.5%. The payout rate depends on the age of the contract and payout option selected.

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. Some annuity products are not eligible for contract issue until the required minimum cash premium is received in the Home Office. The interest rate in effect at the time of contract issue is then credited, whether the rate has been adjusted up or down.

Illustrations and instructions for updating your annuity interest rates:

Run illustrations directly from our Web site, www.allianzlife.com/newyork. Click on: SALES TOOLS, then POINT OF SALE, ILLUSTRATIONS.

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