

# Allianz Life<sup>®</sup> of NY Rate Watch

Credited rates as of 1/5/2010

Allianz Life Insurance Company of New York



## Rate Changes

These rates are declared monthly. They are subject to change the first Tuesday of each month without prior notice, and they will remain in effect until further notice.

Fixed Index Annuities	Annuity Bonus	Fixed account	Participation rate/cap rate	Guaranteed annual index
MasterDex <sup>®</sup> Annuity <sup>1,2</sup>	-	2.80%	100% / 2.40%	1.00%
Bonus MasterDex <sup>®</sup> Annuity <sup>3</sup>	3.00%	2.50%	100% / 2.20%	1.00%

Life product The policyholder will receive the interest rate and cap in effect at policy issue.	
	Interest rate
New York Allianz Legacy Planner <sup>®</sup> universal life insurance policy	For details, call the NY FASTeam at 877.796.6880 (Press 1 for Sales Support, then 2 for life)

<sup>1</sup>Index adjustments are made to the accumulation value at the end of each year. Positive index adjustments may be limited to a monthly maximum. After the first year, current interest may fluctuate but will never be less than the guaranteed rate. Past performance does not guarantee future results. The accumulation value is available at the end of seven years in a lump sum. To receive the accumulation value in a payout, annuity payments may not begin prior to the second contract year and must be taken over a minimum of 10 years. Surrender charges will be applied if the contract is surrendered for cash during the surrender charge period.

<sup>2</sup>Seven-year decreasing surrender charge starts at 10% on the date of contract issue and decreases monthly. The minimum guaranteed interest rate in payout is 1%. The payout rate depends on age of contract and payout option selected.

<sup>3</sup>Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, 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 if the contract is partially or fully surrendered. Any amounts withdrawn may be subject to ordinary income taxes and, if taken prior to age 59½, to a 10% IRS penalty. These charges and taxes may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal.

	Pending business and/or applications received on or before Monday, January 4, 2010 (5:00 p.m. CT) will be:	Applications received after Monday, January 4, 2010 (5:00 p.m. CT) will be:
<b>Guaranteed annual index decreases:</b> MasterDex <sup>®</sup> Annuity Bonus MasterDex <sup>®</sup> Annuity	<ul style="list-style-type: none"> <li>Given the rate in effect at contract issue</li> </ul>	<ul style="list-style-type: none"> <li>Given the rate in effect at contract issue</li> </ul>

Issued by Allianz Life Insurance Company of New York, One Chase Manhattan Plaza, 38<sup>th</sup> Floor, New York, NY 10005-1422. Administrative office: 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 877.796.6880 [www.allianzlife.com/newyork](http://www.allianzlife.com/newyork)