



From the desk of  
**Eric J. Thomes**  
Senior Vice President of Sales

Valued FMOs:

As you may have noticed, interest rates have again declined to historic levels and concern about volatility in the financial markets has returned. At Allianz, we base our decisions on always being true to you and the people who place their trust in us. That's why our primary goal has always been to ensure that we maintain the strength to deliver on the promises we've made in the past and the ones we will deliver years from now.

With this as our focus we will be making the following changes to products in our FIA portfolio:

**Allianz MasterDex X<sup>®</sup> Annuity changes effective Wednesday, September 8, 2010:**

- **The premium bonus will change from 10% to 8%**
- **The guaranteed minimum value (GMV) interest rate will be reduced from 2.50% to 2.25% in all states except DE, IA, NJ, and TX. We will notify you once these remaining states approve the GMV interest rate change.**

**Business rules:**

Applications must be received on or before **Tuesday, September 7 at 5:00 p.m. CDT** to receive the higher bonus and GMV interest rate. For more details, please read these important [business rules](#) (PDF) and view the updated [Rate Watch](#).

**Allianz MasterDex 5 Plus<sup>SM</sup> Annuity change effective Wednesday, September 8, 2010:**

- **First-year top GA commissions will be reduced by 1% for options A, B, and C.**

Note: This change will not apply to the following states that already have reduced MasterDex 5 Plus<sup>SM</sup> commission rates: AL, CT, DE, IA, IN, KY, MS, NJ, PA, UT, WA.

**Business rules:**

Applications must be received on or before **Tuesday, September 7 at 5:00 p.m. CDT** to receive the higher commission rate.

Due to high application volumes, and to ensure accuracy standards are maintained, we will suspend the 48-hour challenge on all fixed annuity applications received on Tuesday, August 24 through Friday, September 17, 2010. The 48-hour challenge will resume on all fixed annuity applications received beginning Monday, September 20, 2010.

In addition, applications received at peak times may not be processed or appear on the Allianz website for up to three business days. To ensure you receive the most up-to-date information, enroll in our automated email program that provides current new business and transfer pending requirements.

In order to sign up for the automated email program, log on to the secure producer website at [www.allianzlife.com](http://www.allianzlife.com). Select Contact Us and enter "New Business" in the subject line. Include your preferred email address and your request to be enrolled in the automated email program for new business requirements. You will receive an email confirmation of the change within two business days.

We also anticipate higher than expected wait times in our Contact Center. Please log on to the website for contract information at [www.allianzlife.com](http://www.allianzlife.com).

Thank you for your continued support and dedication to Allianz. If you have any questions, please contact your regional vice president.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by:

**Allianz Life Insurance Company of North America**

5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

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Product and feature availability may vary by state.

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