



New FIA rate lock policy begins February 22.

A new opportunity for fixed interest allocations

On February 22, 2010 we will institute a new rate lock policy governing fixed index annuity (FIA) applications where premium is to be placed into the fixed interest allocation.

Going forward, we will lock in the higher of:

- The rate in effect when the application is received, or
- The rate in effect when the contract is issued

This new rate lock policy will apply to all fixed index annuity applications, provided all premium is received within 60 days of the application received date. The policy will apply whenever premium is to be placed in the fixed interest allocation.

This new policy will replace our former practice of locking in fixed interest rates by issuing an FIA contract before the premium was received.

Our new policy will provide a benefit to all clients who elect to place any initial premium into the fixed interest allocation. They will be protected from fixed interest allocation rate decreases for 60 days from the application received date, and will have an opportunity to earn more fixed interest if the rate is higher on date of issue. In addition, this new policy will provide consistency with our current policy of locking in caps and spreads for 60 days following our receipt of an FIA application.

To benefit from this new policy, applications must be received on or after February 22, 2010. If you have any questions, call the FASTeam at 800.950.7372 (press 1 for Sales Support, 1 one for Annuities).

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

www.allianzlife.com

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