

Allianz's Equity Indexed Annuity Hot Picks

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)
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31-Dec-08

Product	Current & Guaranteed Rates			Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions	
Allianz Life				Best A	Moody's A2	S&P AA		Annuitant Age:	
Endurance 15 Annuity	Special: 15% Premium Bonus					Endurance 15		8%* Ages 0-75	
w/ Enhanced Withdrawal Benefit:	Monthly Sum	Ann p2p	Monthly Avg Spread	10% withdrawal feature		10 Years	0-80	5% Ages 76-80	
adds 15% Bonus to 3 yrs. Prem. & 110% of rate credited to Accumulation Value	Nasdaq-100 3.70%	6.75%	8.00%	(call for details)		10-10-10-8.75-7.50-		In Years 2-3	
	S&P 500 3.10%	7.25%	5.00%			6.25-5-3.75-2.50-1.25		4.5% Ages 0-75	
	FTSE 100 3.10%	7.25%	4.00%	Minimum Deposit \$10,000		Endurance 10		3.00% Ages 76-80	
	Blended N/A	7.75%	2.00%			7 Years		Endurance-10	
Endurance 10 Annuity	(35% DJIA,35%Lehman Bond,20% FTSE 100,10% Russell 2000)					10-9-8-7-6-5-4		5% Ages 0-75	
(10% Bonus on 7 Year Contract)	Fixed Interest 4.50%			5x10 Annuitization Optional		Nursing Home Benefit		2.50% Ages 76-80	
Not available in: NV,NY,OR,WA	Guar Min-1.5% on 90% Total Premium					(taken over 5 yrs)		PLUS	
	Death Benefit Rider Available!			Rider not available in TX,VA,NJ		where available		Producer Perks	
Summit II Annuity	5 Year Point-to-Point Blended Index			\$10,000 Min.		10 Years	0-85	Annuitant Age:	
<i>SPDA</i>	Upside Participation Rate			100%	10% of premium annually	9-8.1-7.2-6.3-5.4-4.5-3.6-2.7-1.8-9		8% Ages 0-75	
Not available in MS,NJ,NY,OR	Downside Participation Rate			10%	available immediately			7% Ages 76-80	
	DJIA 35%				Required Min. Distributions	Full AV after 10 years		6% Ages 81-85	
	Lehman Aggregate Bond 35%				Policy loans available	or Annuitize 1x10		PLUS	
Death Benefit Rider Available!	EuroSTOXX 50 20%				(Max. \$50,000)	Interest only 5x5		Producer Perks	
Rider not available in: TX,VA,NJ	Russell 2000 10%				Guar Min-1.0% on	Nursing Home Benefit 1x5		Ask about optional trail	
	Min Participation: Upside 25%; Downside 5%				87.5% Total Premium paid	where available			
MasterDex X Annuity - FPDA	100% Participation Guaranteed			\$10,000 Min.	Contract anniv. after prem rec'd	10 Years	0-85	Annuitant Age:	
10% Premium Bonus-1st 3 Yrs	Monthly Sum	Ann p2p	Monthly Avg Spread	10% of premium annually		10-10-10-8.75-7.5-6.25-		8% Ages 0-75	
Not available in CA,CT,DE,IN,	Nasdaq-100 2.70%	6.00%	5.00%			5.00-3.53-2.50-1.25-0		6% Ages 76-80	
MD,MN,MS,MT,NV,NH,NJ,	S&P 500 2.50%	6.25%	3.00%	Required Min. Distributions		Vested Bonus Percentage		4% Ages 81-85	
OR,TX,UT,VT,WA	Euro STOXX 50 2.50%	6.25%	2.40%	Policy loans available		0-10-20-30-40-50-60-70-80-90-100%		PLUS	
Death Benefit Rider Available!	Blended -%	6.25%	0.90%	(Max. \$50,000)		Interest only 5x5		Producer Perks	
Rider not available in: TX,VA,NJ	Fixed Interest 2.50%			Annuitize 5x10- Interest Only 5x5		Nursing Home Benefit 1x5		Ask about optional trail	
Simple Income Rider Available - 50BP!	Guar Min-2.5% on 87.5% Total Premium					where available			
MasterDex 5 Plus Annuity	100% Participation Guaranteed			\$10,000 Min.	Contract anniv. after prem rec'd	10 Years	0-85	Annuitant Age:	
5% Bonus on all	Monthly Sum	Ann p2p	Monthly Avg Spread	10% of premium annually		15-15-15-15-12.86-10.71-8.57-6.43-4.29-2.14		8% Ages 0-75	
<i>Premiums in 1st 5 Years</i>	Nasdaq-100 3.00%	6.00%	5.00%			10% decreasing over 10 year		6% Ages 76-80	
3.00% Bonus	S&P 500 2.80%	6.75%	5.00%	Required Min. Distributions				4% Ages 81-85	
AL,CA,CT,DE,IA,IN,KY,MN,MS,NJ,NV	FTSE 100 2.80%	6.25%	4.00%	Policy loans available		or Annuitize 1x10		PLUS	
NY,OR,PA,UT,WA	Blended -%	6.75%	2.00%	(Max. \$50,000)		Interest only 5x5		Producer Perks	
	Fixed Interest 3.50%					Nursing Home Benefit 1x5		Ask about optional trail	
	Guar Min-2.0% on 87.5% Total Premium					where available		Comm Variation in:	
Income Plus Rider Available - 40BP!	Rider not available in: TX,VA,NJ							AL,IA,KY	
MasterDex 10 Plus Annuity	100% Participation Guaranteed			2k Q	5k NQ	Contract anniv. after prem rec'd	87 1/2% of premium	0-85	Annuitant Age:
<i>with 10% Bonus on all</i>	Monthly Sum	Ann p2p	Monthly Avg Spread	10% of premium annually		at 1.50%		9% Ages 0-75	
<i>Premiums in 1st 5 Years</i>	Nasdaq-100 3.30%	7.25%	5.00%	Required Min. Distributions				6% Ages 76-80	
Not available in CA,CT,NV,NY,OR,PA	S&P 500 3.10%	8.00%	5.00%	Policy loans available		or Annuitize 5x10		3.50% Ages 81-85	
UT,WA	FTSE 100 3.00%	7.75%	4.00%	(Max. \$50,000)		Systematic W/dr Benefit after Yr 5		PLUS	
	Blended -%	8.00%	2.00%	Death Benefit Variation in:		Nursing Home Benefit 1x5		Producer Perks	
Death Benefit Rider Available!	Fixed Interest 4.25%			CA,MA,NV,NJ,OR,UT		where available		Ask about optional trail	
Rider not available in: TX,VA,NJ	Guar Min-1.0% on 87.5% Total Premium				AV paid out over 5 Yr. minimum				
The Dominator	5 Year	10 Year		15% of Premiums paid		10 Years	0-85	Annuitant Age:	
Not available in NY,OR	4.70%	5.10%	\$2,000-\$24,999	after Year 1		10,9,8,7,6,5,4,3,2,1		3.00%	
	4.80%	5.20%	\$25,000-\$99,999	OR		(plus or minus MVA)		2.00% 76-80	
No Annuitization Required!	4.90%	5.30%	\$100,000 +	Required Min Distribution		30 Day Window at		1.00% 81-85	
				monthly or annually		end of guarantee period			
				1X10 Annuitization Optional		(No Annuitization Req.)			
				5 X 5 Interest Only					

Rates and Commissions Subject to Change without Notice
For Agent Use Only