

FROM THE DESK OF

Gary C. Bhojwani President and CEO



To our valued financial professionals:

On Wednesday, June 25, the SEC proposed a rule that could result in certain fixed index annuities (FIAs) being regulated as securities. Although it could still be over six months before a final rule is adopted, we have been anticipating this possibility for some time. As a result, Allianz is well-positioned - particularly relative to our competition - regardless of the outcome.

Allianz was built through the dedication of independent agents and FMOs. We are committed to ensuring your success whatever the outcome of this process may be, and whatever other changes our industry undergoes.

Consider the following:

- Allianz manufactures and sells insurance products and securities products, with robust and mature distribution structures in place for each.
- On your behalf, our dedicated Broker Dealer Development Team has Allianz fixed index annuities on the shelves of over 200 broker/dealers.
- Our broker/dealer subsidiary already works closely with many of our FMOs through branch office relationships.
- Because of our commitment to consumer protection, we already have an industry-leading suitability process in place for our fixed index annuity products.
- Innovation has long been a key component of our product development process, which will help us adapt quickly to any future regulatory changes.

By proactively anticipating potential regulatory changes, we are extremely well-positioned for whatever the outcome. Because of that, my message to you today is simple: There has never been a better time to do business with Allianz.

Best regards,

Gary C. Bhojwani
President and Chief Executive Officer

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