

SERFF Tracking Number: ALLD-125890716 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 40796  
Company Tracking Number: R91049 ET AL  
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium  
Product Name: Dominator Plus 1-3 Yr R91049  
Project Name/Number: Dominator Plus 1-3 Yr R91049/Dominator Plus 1-3 Yr R91049

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Dominator Plus 1-3 Yr R91049 SERFF Tr Num: ALLD-125890716 State: ArkansasLH  
TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 40796

Sub-TOI: A02I.003 Single Premium Co Tr Num: R91049 ET AL State Status: Approved-Closed  
Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Mary Peterson, Patricia Evans Disposition Date: 11/12/2008

Date Submitted: 11/06/2008 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Dominator Plus 1-3 Yr R91049

Status of Filing in Domicile: Pending

Project Number: Dominator Plus 1-3 Yr R91049

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/12/2008

State Status Changed: 11/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing – R91049 and CS91049

The following forms are attached for your review.

SERFF Tracking Number: ALLD-125890716 State: Arkansas  
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Product Name: Dominator Plus 1-3 Yr R91049  
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R91049 Accumulation Value Rider  
CS91049 Rider Schedule Page

The above referenced forms are new and do not supersede any previously filed forms and may be used with other forms approved in the future. These forms will be sold through independently licensed agents and/or brokers in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all contract forms when issued.

Form R91049 is an accumulation value rider that may be issued as part of contract form C52121, previously approved by the Department on 4/15/08 (SERFF #ALLD-125595126, State Tr. #38597), and other contracts that may be approved in the future. This rider provides the full accumulation value without any surrender charges or market value adjustments if a full surrender is requested within 30 days of the expiration of a GIR Period if an initial GIR Period of one, two, or three years is chosen. There is no rider charge for this rider.

Form CS91049 is the rider schedule page to be used with rider form R91049. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.765.6306, or send a note electronically to me at [patricia.evans@Allianzlife.com](mailto:patricia.evans@Allianzlife.com).

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## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst Patricia.Evans@Allianzlife.com  
 5701 Golden Hills Drive (763) 765-7135 [Phone]  
 Minneapolis, MN 55416 (763) 765-6306[FAX]

### Filing Company Information

Allianz Life Insurance Company of North America CoCode: 90611 State of Domicile: Minnesota  
 5701 Golden Hills Drive Group Code: 761 Company Type: 04  
 Minneapolis, MN 55416-1297 Group Name: State ID Number:  
 (800) 328-5601 ext. [Phone] FEIN Number: 41-1366075  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: \$75.00 Retaliatory fee is greater than state fee of \$20/form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	11/06/2008	23754280

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Product Name: Dominator Plus 1-3 Yr R91049  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/12/2008	11/12/2008

*SERFF Tracking Number:* ALLD-125890716      *State:* Arkansas  
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*TOI:* A02I Individual Annuities- Deferred Non-Variable      *Sub-TOI:* A02I.003 Single Premium  
*Product Name:* Dominator Plus 1-3 Yr R91049  
*Project Name/Number:* Dominator Plus 1-3 Yr R91049/Dominator Plus 1-3 Yr R91049

## **Disposition**

Disposition Date: 11/12/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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 Project Name/Number: Dominator Plus 1-3 Yr R91049/Dominator Plus 1-3 Yr R91049

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		Yes
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Supporting Document</b>	Certificate of Readability		Yes
<b>Form</b>	Accumulation Value Rider		Yes
<b>Form</b>	Rider Schedule Page		Yes

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## Form Schedule

Lead Form Number: R91049

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91049	Policy/Cont	Accumulation Value ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	R91049.pdf
	CS91049	Schedule	Rider Schedule Pages	Initial		51	CS91049.pdf

# Accumulation Value Rider

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**This rider provides the full Accumulation Value as described below.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

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## Surrenders

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The following replaces the last paragraph of the contract section "Penalty-free Surrenders."

If you request a Full Surrender at the end of a GIR Period, you will receive the full Accumulation Value without any Surrender Charge or Market Value Adjustment. We must receive Notice within 30 days of the expiration of the GIR Period. If Notice is not received within 30 days of the expiration of the GIR Period, any applicable Surrender Charge and the applicable Market Value Adjustment will apply.

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## Termination of this Rider

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This rider terminates on the date the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

### Allianz Life Insurance Company of North America

[

Cynthia L. Pevehouse  
Secretary

]

Gary Bhojwani  
President

Contract Schedule

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[January 15, 2008]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[January 15, 2063]		

Table of Surrender Charge Percentages

Beginning of Contract Year	1	2	3	4
Surrender Charge Percentage	6%	5%	4%	0%

The Surrender Charge Percentage will decrease by 1.00% on each Contract Anniversary, until Contract Year 4 when the Surrender Charge will equal 0.00%.

On the Contract Date:

Accumulation Value: \$[100,000]

During the Accumulation Period:

Guaranteed Interest Rate (GIR): [3]% for the GIR Period, guaranteed to be no less than [3]% thereafter

Guaranteed Interest Rate (GIR) Period: First [3] Contract Years

Guaranteed Minimum Value Premium Factor: 90%  
 Guaranteed Minimum Value Interest Rate: 3% guaranteed for all Contract Years

Minimum Surrender Amount: \$[25]

Partial Surrender Percentage: [10]%

Duplicate Contract Fee: \$[25]

During Payout:

Guaranteed Interest Rate for Annuity Payments: [1]%

Minimum Annuity Payment: \$[100]

## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life		10 Yrs Certain & Life		20 Yrs Certain & Life		
			Male Ann.	Female Ann.	Male Ann.	Female Ann.	Male Ann.	Female Ann.	
5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30	
6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37	
7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45	
8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53	
9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60	
10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68	
11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76	
12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84	
13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91	
14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99	
15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06	
16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13	
17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19	
18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25	
19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30	
20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35	
21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39	
22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43	
23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46	
24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49	
25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51	
26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53	
27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55	
28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56	
29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57	
30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58	
		85	11.60	10.81	7.84	7.71	4.58	4.58	
		86	12.24	11.48	7.96	7.85	4.59	4.59	
		87	12.92	12.21	8.07	7.98	4.59	4.59	
		88	13.65	12.98	8.18	8.10	4.59	4.59	
		89	14.42	13.79	8.27	8.21	4.59	4.59	
		90	15.24	14.64	8.36	8.30	4.59	4.59]	

**GUARANTEED PURCHASE RATE TABLES (continued)**

TABLE 3, JOINT AND SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living. 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]



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## Supporting Document Schedules

**Review Status:** 11/06/2008  
**Satisfied -Name:** Certification/Notice  
**Comments:**  
**Attachment:**  
Certificate of Compliance Reg 19 and 11-83 .pdf

**Review Status:** 11/06/2008  
**Satisfied -Name:** Application  
**Comments:**  
Application ANN-01 will be used with this product. ANN-01 was approved 8/27/07, SERFF #ALLC-125264320.

**Review Status:** 11/06/2008  
**Satisfied -Name:** Statement of Variability  
**Comments:**  
**Attachment:**  
CS91049 Generic SOV.pdf

**Review Status:** 11/06/2008  
**Satisfied -Name:** Certificate of Readability  
**Comments:**  
**Attachment:**  
Certificate of Readability.pdf

## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

Allianz Life Insurance Company of North America



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Martin G. Kline  
Asst. Vice President – Product Filing

November 6, 2008

Contract Form Numbers:  
R91049  
CS91049

**Allianz Life Insurance Company of North America**  
**STATEMENT OF VARIABILITY**  
**R91049, CS91049**

Contract holder specific variable information such as name, dates, etc., is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.  
We will notify the state in a limited refiling if any of the below ranges change.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
	Names and Signatures of Company Officers					These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.
3	Guaranteed Interest Rate (GIR)	Minimum guarantee	N/A	3%	GIR period	Varies with market conditions such as interest rates or other factors.
3	GIR minimum guarantee	1%	5%	3%	Contract duration	Varies with market conditions such as interest rates or other factors.
3	GIR Period	1 year	3 years	3 years	GIR period	Varies due to contract owner selection.
3	Minimum Surrender Amount	\$1	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Partial Surrender Percentage	1%	25%	10%	Contract duration	Varies with market conditions and profitability concerns.
3	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3, 3A	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors.
3	Minimum Annuity Payment	\$1	\$240	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3A	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3A,3B	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
R91049	51.3
CS91049	50.8

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.



Date: November 5, 2008

Martin G. Kline, AVP Product Development