

SERFF Tracking Number: ALLD-125919237 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41061  
 Company Tracking Number: R91050 ET AL  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
 Product Name: Simple Choice Rider Enhancements R91050  
 Project Name/Number: Simple Choice Rider Enhancements R91050/Simple Choice Rider Enhancements R91050

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Simple Choice Rider Enhancements R91050 SERFF Tr Num: ALLD-125919237 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 41061

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: R91050 ET AL State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird  
 Authors: Mary Peterson, Patricia Evans Disposition Date: 12/11/2008

Date Submitted: 12/05/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Simple Choice Rider Enhancements R91050

Project Number: Simple Choice Rider Enhancements R91050

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/11/2008

State Status Changed: 12/11/2008

Corresponding Filing Tracking Number:

Filing Description:

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

Individual Annuity Filing – R91050 et al

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

The following forms are attached for your review.

*SERFF Tracking Number:* ALLD-125919237 *State:* Arkansas  
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R91050 Simple Income II Rider  
R91055 Simple Income II Rider  
R91053 Simple Death Benefit II Rider  
CS91050 Rider Contract Schedule

The above referenced forms are new and may be used with approved and 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.

Rider R91050 is an optional Simple Income II Rider that may be issued as part of contract form C52575, previously approved by the Department on 7/31/08 (SERFF #ALLD-125744313, State Tr. #39707), and contracts that may be approved in the future. This rider is intended to be issued with new contracts. This rider provides guaranteed lifetime withdrawals based on the simple withdrawal value. We may credit a simple bonus to the simple withdrawal value at the end of each contract year before simple withdrawals begin. Lifetime withdrawals are based on the maximum simple withdrawal. The maximum simple withdrawal amount is based on the owner's selection of Option 1 or Option 2. There is a charge for this rider.

Rider R91055 is an optional Simple Income II Rider that may be issued as part of contract forms C52758 and C52812, previously approved by the Department on 11/10/08 (SERFF #ALLD-125886140, State Tr. #40773), and contracts that may be approved in the future. This rider is intended to be issued with new contracts. This rider provides guaranteed lifetime withdrawals based on the simple withdrawal value. We may credit a simple bonus to the simple withdrawal value at the end of each contract year before simple withdrawals begin. Lifetime withdrawals are based on the

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 Product Name: Simple Choice Rider Enhancements R91050  
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maximum simple withdrawal. The maximum simple withdrawal amount is based on the owner's selection of Option 1 or Option 2. There is a charge for this rider.

Rider R91053 is an optional Simple Death Benefit II Rider that may be issued as part of contract forms C52575, C52758, C52812, R91050, R91055, and other contracts that may be approved in the future. This rider is intended to be issued with new contracts. This rider allows the beneficiary to take the simple withdrawal value defined in R91050 and R91055 as the death benefit, and also provides a guaranteed minimum death benefit (GMDB). At the end of each contract year, the GMDB may be credited with a GMDB bonus before simple withdrawals begin. There is a charge for this rider.

Form CS91050 is the rider contract schedule for optional rider forms R91050, R91055, and R91053. The form lists variables associated with the riders. 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.

## 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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SERFF Tracking Number: ALLD-125919237 State: Arkansas  
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America  
Company Tracking Number: R91050 ET AL  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
Variable  
Product Name: Simple Choice Rider Enhancements R91050  
Project Name/Number: Simple Choice Rider Enhancements R91050/Simple Choice Rider Enhancements R91050

## Filing Fees

Fee Required? Yes  
Fee Amount: \$80.00  
Retaliatory? No  
Fee Explanation: 4 forms @ \$20/ea = \$80 (which is greater than the \$75 retaliatory fee)  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$80.00	12/05/2008	24355681

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## Correspondence Summary

### Dispositions

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

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## **Disposition**

Disposition Date: 12/11/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<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		No
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Form</b>	Simple Income II Rider		Yes
<b>Form</b>	Simple Income II Rider		Yes
<b>Form</b>	Simple Death Benefit II Rider		Yes
<b>Form</b>	Rider Contract Schedule		Yes

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## Form Schedule

Lead Form Number: R91050

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91050	Policy/Cont	Simple Income II ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91050.pdf
	R91055	Policy/Cont	Simple Income II ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91055.pdf
	R91053	Policy/Cont	Simple Death Benefit ract/Fratern II Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91053.pdf
	CS91050	Schedule Pages	Rider Contract Schedule	Initial		75	CS91050.pdf

## Simple Income II Rider

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**This rider provides guaranteed lifetime withdrawals based on new contract values 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.

You must repay or resolve all outstanding loans before Simple Withdrawals begin.

We will not accept Additional Premium after Simple Withdrawals begin.

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### Simple Withdrawal Value

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On the Contract Date, the Simple Withdrawal Value is equal to the Accumulation Value.

If you pay Additional Premium during a Contract Year, the Simple Withdrawal Value will increase. The amount of the increase is equal to the Additional Premium plus any corresponding Bonus.

If you take a penalty-free Partial Surrender, the Simple Withdrawal Value will decrease by the amount of the Partial Surrender. If you take a Partial Surrender that is not penalty-free, the Simple Withdrawal Value will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Simple Withdrawal Value multiplied by the Partial Surrender amount, then divided by the Accumulation Value.

At the end of each Contract Year before the Simple Withdrawal Start Date, we may credit a Simple Bonus to the Simple Withdrawal Value. We will not credit a Simple Bonus if the Age of the Designated Specified Person is greater than the Maximum Eligible Age shown on the Rider Contract Schedule.

The Simple Bonus at the end of a Contract Year is equal to the Adjusted Premium multiplied by the Simple Bonus Percentage shown on the Rider Contract Schedule.

On the Contract Date, the Adjusted Premium is equal to the Initial Premium. If you take a Partial Surrender, the Adjusted Premium will decrease on the date of the Partial Surrender by the same percentage that the Accumulation Value is decreased. If you pay Additional Premium, the Adjusted Premium will increase on the next Contract Anniversary by the Additional Premium amount.

The Simple Bonus will never be less than zero.

At the beginning of each Contract Year, if the Simple Withdrawal Value is less than the Accumulation Value, we will set the Simple Withdrawal Value equal to the Accumulation Value.

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### Simple Withdrawals

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You may begin Simple Withdrawals on the Contract Date, or on any subsequent Contract Anniversary, by providing us Notice. The date you begin Simple Withdrawals is the Simple Withdrawal Start Date. The Age of the Designated Specified Person on the Simple Withdrawal Start Date must be within the Eligible Age Range shown on the Rider Contract Schedule.

If you wish to begin Simple Withdrawals on the Contract Date, we must receive Notice at the time of application. If you wish to begin Simple Withdrawals on a subsequent Contract Anniversary, we must receive Notice within 21 calendar days after that Contract Anniversary. Otherwise, Simple Withdrawals will not begin until the following Contract Anniversary.

Simple Withdrawals are penalty-free Partial Surrenders.

#### Maximum Simple Withdrawal

We calculate the Maximum Simple Withdrawal on the Simple Withdrawal Start Date and on each subsequent Contract Anniversary. So long as you do not take a Partial Surrender that is not penalty-free, subsequent Maximum Simple Withdrawals will never decrease.

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## **Simple Withdrawals** *(continued from the previous page)*

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The Maximum Simple Withdrawal is based on your selection of Option 1 or Option 2. You must select an Option when you provide us Notice that you wish to begin Simple Withdrawals. Once Simple Withdrawals begin, you cannot change the Simple Withdrawal Option.

On the Simple Withdrawal Start Date, the Maximum Simple Withdrawal is equal to the Simple Withdrawal Value multiplied by the applicable Simple Withdrawal Percentage. The Simple Withdrawal Percentage is based on the Age of the Designated Specified Person on the Simple Withdrawal Start Date and the Simple Withdrawal Option you selected. After the Simple Withdrawal Start Date, the Simple Withdrawal Percentage will never change. The Simple Withdrawal Percentages are shown on the Rider Contract Schedule.

### **Option 1**

On any subsequent Contract Anniversary, if the Simple Withdrawal Value multiplied by the Simple Withdrawal Percentage is greater than the Maximum Simple Withdrawal and you took the Maximum Simple Withdrawal during the previous Contract Year, the Maximum Simple Withdrawal will increase. The new Maximum Simple Withdrawal will equal the Simple Withdrawal Value multiplied by the Simple Withdrawal Percentage. Otherwise, the Maximum Simple Withdrawal will not increase.

### **Option 2**

On the Simple Withdrawal Start Date, we link the Maximum Simple Withdrawal to your allocations in the same proportions that your Accumulation Value is allocated. On any subsequent Contract Anniversary, if you took the Maximum Simple Withdrawal during the previous Contract Year, the Maximum Simple Withdrawal may increase:

- if we calculated a positive Interest Rate for an Index Allocation at the end of the previous Contract Year, any portion of the Maximum Simple Withdrawal linked to that allocation during that Contract Year will increase by that Interest Rate; and
- any portion of the Maximum Simple Withdrawal linked to the Interest Allocation during the previous Contract Year will increase by the Current Credited Rate from the previous Contract Year.

Otherwise, the Maximum Simple Withdrawal will not increase.

If you reallocate your Accumulation Value, we will link the Maximum Simple Withdrawal to your allocations in the same proportions that your Accumulation Value is reallocated.

Even if your Accumulation Value is equal to zero, the Maximum Simple Withdrawal may increase as described above. Once your Accumulation Value is equal to zero, you may continue to link the Maximum Simple Withdrawal in the same proportions that your Accumulation Value was last allocated, or you may select new proportions for the Maximum Simple Withdrawal by providing us Notice. If we receive Notice at least 21 days before a Contract Anniversary, the change will be effective as of that Contract Anniversary. Otherwise, the change will not be effective until the next Contract Anniversary.

You may change the amount of your Simple Withdrawals by providing us Notice. We reserve the right to require that Simple Withdrawals be in an amount no less than the Minimum Simple Withdrawal shown on the Rider Contract Schedule. You can request Simple Withdrawals in any amount from the Minimum Simple Withdrawal up to the Maximum Simple Withdrawal each Contract Year. If you do not want to receive Simple Withdrawals in a Contract Year, you may request zero. If we receive Notice at least 21 days before a Contract Anniversary, the change will be effective as of that Contract Anniversary. Otherwise, the change will not be effective until the next Contract Anniversary.

You may take Simple Withdrawals on a monthly, quarterly, semi-annual, or annual basis. If you do not specify a payment frequency, we will pay the Simple Withdrawals monthly at the end of each Contract Month. If the specified frequency results in Simple Withdrawals that are less than the Minimum Simple Withdrawal, we will pay your Simple Withdrawals annually at the beginning of each Contract Year.

You may change the frequency of your Simple Withdrawals by providing us Notice. If we receive Notice at least 21 days before a Contract Anniversary, the change will be effective as of that Contract Anniversary. Otherwise, the change will not be effective until the next Contract Anniversary.

We will pay Simple Withdrawals until the Termination of this Rider, even if the Accumulation Value, Cash Surrender Value, or Simple Withdrawal Value is equal to zero. If the Accumulation Value is greater than zero but less than the Simple Withdrawal, we will add the difference to the Accumulation Value so that the Accumulation Value is equal to the Simple Withdrawal. Once the Accumulation Value is equal to zero, we will pay the Maximum Simple Withdrawal each Contract Year and Simple Withdrawals will be treated as Annuity Payments for tax purposes.

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## **Simple Withdrawals** *(continued from the previous page)*

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If you take a Partial Surrender that is not penalty-free after the Simple Withdrawal Start Date, the Maximum Simple Withdrawal will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Maximum Simple Withdrawal multiplied by the Partial Surrender amount, then divided by the Accumulation Value.

### **Single-life and Joint-life Withdrawals**

If you select single-life withdrawals, we will pay Simple Withdrawals as long as the Specified Person is living; if you select joint-life withdrawals, we will pay Simple Withdrawals as long as either Specified Person is living.

If you are the sole individual Owner of this contract, you may select single-life withdrawals and you are the Specified Person. If you are the sole individual Owner of this contract and your spouse is the primary Beneficiary, you may select joint-life withdrawals and both spouses are Specified Persons.

If this contract is jointly owned, you may select single-life withdrawals and you may designate either Joint Owner as the Specified Person.

If this contract is jointly owned and the Owners are spouses, you may select either single-life or joint-life withdrawals. If you select single-life withdrawals, you may designate either spouse as the Specified Person. If you select joint-life withdrawals, both spouses are Specified Persons.

If the Owner is a non-individual, you may select single-life withdrawals and the Annuitant is the Specified Person. If the Owner is a non-individual and the Annuitant and primary Beneficiary are spouses, you may select joint-life withdrawals and both spouses are Specified Persons. Under contracts that are qualified under the federal tax code, if the Owner is the primary Beneficiary and is a non-individual and the Annuitant and sole contingent Beneficiary are spouses, you may select joint-life withdrawals and both spouses are Specified Persons.

Spouses must qualify as such under federal law. If the Joint Owners are no longer spouses after the Simple Withdrawal Start Date, you must provide us Notice and we will remove one Joint Owner from this contract. If the Joint Owners are no longer spouses after the Simple Withdrawal Start Date and we receive Notice that a Joint Owner dies before we receive Notice that the Joint Owners are no longer spouses, then this rider will terminate and the Simple Withdrawals will stop.

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## **Cumulative Withdrawal Value**

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On the Contract Date the Cumulative Withdrawal Value is equal to zero.

At the end of each Contract Year after the Simple Withdrawal Start Date, if you took less than the Maximum Simple Withdrawal during that Contract Year, we will increase the Cumulative Withdrawal Value by the difference.

If you take a Cumulative Withdrawal, the Cumulative Withdrawal Value will decrease by the amount of the Cumulative Withdrawal.

Once the Accumulation Value is equal to zero, we will pay a Cumulative Withdrawal equal to the Cumulative Withdrawal Value and the Cumulative Withdrawal Value will permanently equal zero.

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## **Cumulative Withdrawals**

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After you have taken Simple Withdrawals up to your Maximum Simple Withdrawal, you may take Cumulative Withdrawals for any amount up to the Cumulative Withdrawal Value. You may take Cumulative Withdrawals at any time by providing us Notice.

Once the Accumulation Value is equal to zero, we will pay a Cumulative Withdrawal equal to the Cumulative Withdrawal Value and the Cumulative Withdrawal Value will permanently equal zero.

Cumulative Withdrawals are penalty-free Partial Surrenders.

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## **Surrenders**

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The following section replaces the contract section "Partial Surrender Limit."

### **Partial Surrender Limit**

Before the Simple Withdrawal Start Date, the Partial Surrender Limit is equal to the Partial Surrender Percentage multiplied by your total Premium paid; on and after the Simple Withdrawal Start Date, the Partial Surrender Limit is equal to the Maximum Simple Withdrawal plus the Cumulative Withdrawal Value. The Partial Surrender Percentage is shown on the Contract Schedule.

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## **Payment of the Death Benefit**

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The following replaces the first two sentences of the contract section "Death Benefit."

### **Death Benefit**

The Death Benefit is equal to the greatest of the Accumulation Value, Cumulative Withdrawal Value, or the Guaranteed Minimum Value.

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## **General Provisions**

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The following section replaces the contract section "Termination."

### **Termination**

The contract will terminate at the earliest of:

- (a) our receipt of your written request for Full Surrender; or
- (b) the date that our last payment obligation is met.

The following sections are added to the contract section "General Provisions."

### **Proof of Specified Person**

The Age of the Designated Specified Person on the Simple Withdrawal Start Date must be within the Eligible Age Range shown on the Rider Contract Schedule. We may require proof of the Age of the Designated Specified Person.

After Simple Withdrawals begin, we may periodically require proof that any Specified Person is still living.

### **Misstatement of Age of the Designated Specified Person**

If there is a misstatement of the Age of the Designated Specified Person, we will adjust the Maximum Simple Withdrawal based on the correct Simple Withdrawal Percentage. If the misstatement caused an underpayment, we will pay you the difference in a lump sum. If the misstatement caused an overpayment, we will reduce your next Simple Withdrawal by the amount of the difference. If the amount of the difference is larger than your next Simple Withdrawal, we will reduce the subsequent Simple Withdrawal, and so on until the entire difference has been subtracted.

If we learn the Age of the Designated Specified Person was greater than the Maximum Eligible Age on the Simple Withdrawal Start Date, Simple Withdrawals will stop and this rider will terminate.

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## **Glossary**

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The following terms are added to the "Glossary" section of the contract.

### **Designated Specified Person**

The Age of the Designated Specified Person on the Simple Withdrawal Start Date determines the Simple Withdrawal Percentage we use to calculate the Maximum Simple Withdrawal. If there is one Specified Person, the Specified Person is the Designated Specified Person. If there are two Specified Persons, the younger Specified Person is the Designated Specified Person.

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## **Glossary** (continued from the previous page)

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### **Simple Withdrawal Start Date**

The Simple Withdrawal Start Date is the date you begin Simple Withdrawals.

### **Specified Person**

If you select single-life withdrawals, we will pay Simple Withdrawals as long as the Specified Person is living; if you select joint-life withdrawals, we will pay Simple Withdrawals as long as either Specified Person is living. Specified Persons are determined based on the contract's ownership and tax qualification status, as described in the Simple Withdrawals section.

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### **Rider Charge**

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We calculate the annual Rider Charge for this rider on the Contract Date and on each Contract Anniversary. The annual Rider Charge is equal to the Simple Income II Rider Charge shown on the Rider Contract Schedule multiplied by the Simple Withdrawal Value. On each Monthly Anniversary Day during that Contract Year, after we credit any interest, we will decrease the Accumulation Value by 1/12th of the Rider Charge. The Rider Charge will not decrease the Simple Withdrawal Value, the Cumulative Withdrawal Value, or the Guaranteed Minimum Value.

The Rider Charge will terminate on the earliest of:

- a) the date the Accumulation Value is equal to zero;
- b) the date of Termination of this Rider; or
- c) the Contract Anniversary when the Age of the Designated Specified Person is greater than the Maximum Eligible Age if Simple Withdrawals have not yet begun.

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### **Termination of this Rider**

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This rider terminates on the earliest of:

- a) the date the contract terminates;
- b) the Monthly Anniversary Day following the date we receive Notice to terminate this rider;
- c) the date our last payment obligation has been met;
- d) the date we learn the Age of the Designated Specified Person was greater than the Maximum Eligible Age on the Simple Withdrawal Start Date; or
- e) the Annuity Date.

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### **Reinstatement of this Rider**

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Once this rider terminates, it may not be reinstated.

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**

[  
Maureen A. Phillips  
Secretary

]  
Gary Bhojwani  
President

## Simple Income II Rider

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**This rider provides guaranteed lifetime withdrawals based on new contract values 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.

You must repay or resolve all outstanding loans before Simple Withdrawals begin.

We will not accept Additional Premium after Simple Withdrawals begin.

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### Simple Withdrawal Value

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On the Contract Date, the Simple Withdrawal Value is equal to the Accumulation Value.

If you pay Additional Premium during a Contract Year, the Simple Withdrawal Value will increase. The amount of the increase is equal to the Additional Premium plus any corresponding Bonus.

If you take a penalty-free Partial Surrender, the Simple Withdrawal Value will decrease by the amount of the Partial Surrender. If you take a Partial Surrender that is not penalty-free, the Simple Withdrawal Value will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Simple Withdrawal Value multiplied by the Partial Surrender amount, then divided by the Accumulation Value.

At the end of each Contract Year before the Simple Withdrawal Start Date, we may credit a Simple Bonus to the Simple Withdrawal Value. We will not credit a Simple Bonus if the Age of the Designated Specified Person is greater than the Maximum Eligible Age shown on the Rider Contract Schedule.

The Simple Bonus at the end of a Contract Year is equal to the Adjusted Premium multiplied by the Simple Bonus Percentage shown on the Rider Contract Schedule.

On the Contract Date, the Adjusted Premium is equal to the Initial Premium. If you take a Partial Surrender, the Adjusted Premium will decrease on the date of the Partial Surrender by the same percentage that the Accumulation Value is decreased. If you pay Additional Premium, the Adjusted Premium will increase on the next Contract Anniversary by the Additional Premium amount.

The Simple Bonus will never be less than zero.

At the beginning of each Contract Year, if the Simple Withdrawal Value is less than the Accumulation Value, we will set the Simple Withdrawal Value equal to the Accumulation Value.

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### Simple Withdrawals

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You may begin Simple Withdrawals on the Contract Date, or on any subsequent Contract Anniversary, by providing us Notice. The date you begin Simple Withdrawals is the Simple Withdrawal Start Date. The Age of the Designated Specified Person on the Simple Withdrawal Start Date must be within the Eligible Age Range shown on the Rider Contract Schedule.

If you wish to begin Simple Withdrawals on the Contract Date, we must receive Notice at the time of application. If you wish to begin Simple Withdrawals on a subsequent Contract Anniversary, we must receive Notice within 21 calendar days after that Contract Anniversary. Otherwise, Simple Withdrawals will not begin until the following Contract Anniversary.

Simple Withdrawals are penalty-free Partial Surrenders.

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## **Simple Withdrawals** *(continued from the previous page)*

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### **Maximum Simple Withdrawal**

We calculate the Maximum Simple Withdrawal on the Simple Withdrawal Start Date and on each subsequent Contract Anniversary. So long as you do not take a Partial Surrender that is not penalty-free, subsequent Maximum Simple Withdrawals will never decrease.

The Maximum Simple Withdrawal is based on your selection of Option 1 or Option 2. You must select an Option when you provide us Notice that you wish to begin Simple Withdrawals. Once Simple Withdrawals begin, you cannot change the Simple Withdrawal Option.

On the Simple Withdrawal Start Date, the Maximum Simple Withdrawal is equal to the Simple Withdrawal Value multiplied by the applicable Simple Withdrawal Percentage. The Simple Withdrawal Percentage is based on the Age of the Designated Specified Person on the Simple Withdrawal Start Date and the Simple Withdrawal Option you selected. After the Simple Withdrawal Start Date, the Simple Withdrawal Percentage will never change. The Simple Withdrawal Percentages are shown on the Rider Contract Schedule.

#### **Option 1**

On any subsequent Contract Anniversary, if the Simple Withdrawal Value multiplied by the Simple Withdrawal Percentage is greater than the Maximum Simple Withdrawal and you took the Maximum Simple Withdrawal during the previous Contract Year, the Maximum Simple Withdrawal will increase. The new Maximum Simple Withdrawal will equal the Simple Withdrawal Value multiplied by the Simple Withdrawal Percentage. Otherwise, the Maximum Simple Withdrawal will not increase.

#### **Option 2**

On any subsequent Contract Anniversary, if you took the Maximum Simple Withdrawal during the previous Contract Year, the Maximum Simple Withdrawal will increase by the Fixed Rate from the previous Contract Year. Otherwise, the Maximum Simple Withdrawal will not increase.

You may change the amount of your Simple Withdrawals by providing us Notice. We reserve the right to require that Simple Withdrawals be in an amount no less than the Minimum Simple Withdrawal shown on the Rider Contract Schedule. You can request Simple Withdrawals in any amount from the Minimum Simple Withdrawal up to the Maximum Simple Withdrawal each Contract Year. If you do not want to receive Simple Withdrawals in a Contract Year, you may request zero. If we receive Notice at least 21 days before a Contract Anniversary, the change will be effective as of that Contract Anniversary. Otherwise, the change will not be effective until the next Contract Anniversary.

You may take Simple Withdrawals on a monthly, quarterly, semi-annual, or annual basis. If you do not specify a payment frequency, we will pay the Simple Withdrawals monthly at the end of each Contract Month. If the specified frequency results in Simple Withdrawals that are less than the Minimum Simple Withdrawal, we will pay your Simple Withdrawals annually at the beginning of each Contract Year.

You may change the frequency of your Simple Withdrawals by providing us Notice. If we receive Notice at least 21 days before a Contract Anniversary, the change will be effective as of that Contract Anniversary. Otherwise, the change will not be effective until the next Contract Anniversary.

We will pay Simple Withdrawals until the Termination of this Rider, even if the Accumulation Value, Cash Surrender Value, or Simple Withdrawal Value is equal to zero. If the Accumulation Value is greater than zero but less than the Simple Withdrawal, we will add the difference to the Accumulation Value so that the Accumulation Value is equal to the Simple Withdrawal. Once the Accumulation Value is equal to zero, we will pay the Maximum Simple Withdrawal each Contract Year and Simple Withdrawals will be treated as Annuity Payments for tax purposes.

If you take a Partial Surrender that is not penalty-free after the Simple Withdrawal Start Date, the Maximum Simple Withdrawal will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Maximum Simple Withdrawal multiplied by the Partial Surrender amount, then divided by the Accumulation Value.

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## **Simple Withdrawals** *(continued from the previous page)*

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### **Single-life and Joint-life Withdrawals**

If you select single-life withdrawals, we will pay Simple Withdrawals as long as the Specified Person is living; if you select joint-life withdrawals, we will pay Simple Withdrawals as long as either Specified Person is living.

If you are the sole individual Owner of this contract, you may select single-life withdrawals and you are the Specified Person. If you are the sole individual Owner of this contract and your spouse is the primary Beneficiary, you may select joint-life withdrawals and both spouses are Specified Persons.

If this contract is jointly owned, you may select single-life withdrawals and you may designate either Joint Owner as the Specified Person.

If this contract is jointly owned and the Owners are spouses, you may select either single-life or joint-life withdrawals. If you select single-life withdrawals, you may designate either spouse as the Specified Person. If you select joint-life withdrawals, both spouses are Specified Persons.

If the Owner is a non-individual, you may select single-life withdrawals and the Annuitant is the Specified Person. If the Owner is a non-individual and the Annuitant and primary Beneficiary are spouses, you may select joint-life withdrawals and both spouses are Specified Persons. Under contracts that are qualified under the federal tax code, if the Owner is the primary Beneficiary and is a non-individual and the Annuitant and sole contingent Beneficiary are spouses, you may select joint-life withdrawals and both spouses are Specified Persons.

Spouses must qualify as such under federal law. If the Joint Owners are no longer spouses after the Simple Withdrawal Start Date, you must provide us Notice and we will remove one Joint Owner from this contract. If the Joint Owners are no longer spouses after the Simple Withdrawal Start Date and we receive Notice that a Joint Owner dies before we receive Notice that the Joint Owners are no longer spouses, then this rider will terminate and the Simple Withdrawals will stop.

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## **Cumulative Withdrawal Value**

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On the Contract Date the Cumulative Withdrawal Value is equal to zero.

At the end of each Contract Year after the Simple Withdrawal Start Date, if you took less than the Maximum Simple Withdrawal during that Contract Year, we will increase the Cumulative Withdrawal Value by the difference.

If you take a Cumulative Withdrawal, the Cumulative Withdrawal Value will decrease by the amount of the Cumulative Withdrawal.

Once the Accumulation Value is equal to zero, we will pay a Cumulative Withdrawal equal to the Cumulative Withdrawal Value and the Cumulative Withdrawal Value will permanently equal zero.

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## **Cumulative Withdrawals**

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After you have taken Simple Withdrawals up to your Maximum Simple Withdrawal, you may take Cumulative Withdrawals for any amount up to the Cumulative Withdrawal Value. You may take Cumulative Withdrawals at any time by providing us Notice.

Once the Accumulation Value is equal to zero, we will pay a Cumulative Withdrawal equal to the Cumulative Withdrawal Value and the Cumulative Withdrawal Value will permanently equal zero.

Cumulative Withdrawals are penalty-free Partial Surrenders.

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## Surrenders

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The following section replaces the contract section “Partial Surrender Limit.”

### **Partial Surrender Limit**

Before the Simple Withdrawal Start Date, the Partial Surrender Limit is equal to the Partial Surrender Percentage multiplied by your total Premium paid; on and after the Simple Withdrawal Start Date, the Partial Surrender Limit is equal to the Maximum Simple Withdrawal plus the Cumulative Withdrawal Value. The Partial Surrender Percentage is shown on the Contract Schedule.

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## Payment of the Death Benefit

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The following replaces the first two sentences of the contract section “Death Benefit.”

### **Death Benefit**

The Death Benefit is equal to the greatest of the Accumulation Value, Cumulative Withdrawal Value, or the Guaranteed Minimum Value.

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## General Provisions

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The following section replaces the contract section “Termination.”

### **Termination**

The contract will terminate at the earliest of:

- (a) our receipt of your written request for Full Surrender; or
- (b) the date that our last payment obligation is met.

The following sections are added to the contract section “General Provisions.”

### **Proof of Specified Person**

The Age of the Designated Specified Person on the Simple Withdrawal Start Date must be within the Eligible Age Range shown on the Rider Contract Schedule. We may require proof of the Age of the Designated Specified Person.

After Simple Withdrawals begin, we may periodically require proof that any Specified Person is still living.

### **Misstatement of Age of the Designated Specified Person**

If there is a misstatement of the Age of the Designated Specified Person, we will adjust the Maximum Simple Withdrawal based on the correct Simple Withdrawal Percentage. If the misstatement caused an underpayment, we will pay you the difference in a lump sum. If the misstatement caused an overpayment, we will reduce your next Simple Withdrawal by the amount of the difference. If the amount of the difference is larger than your next Simple Withdrawal, we will reduce the subsequent Simple Withdrawal, and so on until the entire difference has been subtracted.

If we learn the Age of the Designated Specified Person was greater than the Maximum Eligible Age on the Simple Withdrawal Start Date, Simple Withdrawals will stop and this rider will terminate.

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## Glossary

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The following terms are added to the “Glossary” section of the contract.

### **Designated Specified Person**

The Age of the Designated Specified Person on the Simple Withdrawal Start Date determines the Simple Withdrawal Percentage we use to calculate the Maximum Simple Withdrawal. If there is one Specified Person, the Specified Person is the Designated Specified Person. If there are two Specified Persons, the younger Specified Person is the Designated Specified Person.

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## **Glossary** *(continued from the previous page)*

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### **Simple Withdrawal Start Date**

The Simple Withdrawal Start Date is the date you begin Simple Withdrawals.

### **Specified Person**

If you select single-life withdrawals, we will pay Simple Withdrawals as long as the Specified Person is living; if you select joint-life withdrawals, we will pay Simple Withdrawals as long as either Specified Person is living. Specified Persons are determined based on the contract's ownership and tax qualification status, as described in the Simple Withdrawals section.

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## **Rider Charge**

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We calculate the annual Rider Charge for this rider on the Contract Date and on each Contract Anniversary. The annual Rider Charge is equal to the Simple Income II Rider Charge shown on the Rider Contract Schedule multiplied by the Simple Withdrawal Value. On each Monthly Anniversary Day during that Contract Year, after we credit any interest, we will decrease the Accumulation Value by 1/12th of the Rider Charge. The Rider Charge will not decrease the Simple Withdrawal Value, the Cumulative Withdrawal Value, or the Guaranteed Minimum Value.

The Rider Charge will terminate on the earliest of:

- a) the date the Accumulation Value is equal to zero;
- b) the date of Termination of this Rider; or
- c) the Contract Anniversary when the Age of the Designated Specified Person is greater than the Maximum Eligible Age if Simple Withdrawals have not yet begun.

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## **Termination of this Rider**

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This rider terminates on the earliest of:

- a) the date the contract terminates;
- b) the Monthly Anniversary Day following the date we receive Notice to terminate this rider;
- c) the date our last payment obligation has been met;
- d) the date we learn the Age of the Designated Specified Person was greater than the Maximum Eligible Age on the Simple Withdrawal Start Date; or
- e) the Annuity Date.

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## **Reinstatement of this Rider**

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Once this rider terminates, it may not be reinstated.

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**

[  
Maureen A. Phillips  
Secretary

]  
Gary Bhojwani  
President

## Simple Death Benefit II Rider

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**This rider provides a Guaranteed Minimum Death Benefit and a Death Benefit option based on the remaining Simple Withdrawal Value if taken as Annuity Payments or Beneficial Withdrawals 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. When this rider is issued with the Simple Income II Rider, the provisions of this rider in the section "Payment of the Death Benefit" shall prevail over that section in the Simple Income II Rider.

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### Payment of the Death Benefit

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The following replaces the contract section "Death Benefit."

#### Death Benefit

The Death Benefit may be taken as a single payment, as Annuity Payments for a guaranteed period equal to the life expectancy of the Beneficiary, or as Beneficial Withdrawals.

If the Beneficiary takes the Death Benefit as a single payment, the Death Benefit is equal to the greatest of the Accumulation Value, Cumulative Withdrawal Value, or the Guaranteed Minimum Death Benefit, and the Beneficiary must take distribution of the entire Death Benefit within five years of your death.

If the Beneficiary takes the Death Benefit as Annuity Payments, the Death Benefit is equal to the greatest of the Accumulation Value, Simple Withdrawal Value, Cumulative Withdrawal Value, or the Guaranteed Minimum Death Benefit, the Beneficiary becomes the Annuitant, and Annuity Payments must begin within one year of your death.

If the Beneficiary takes the Death Benefit as Beneficial Withdrawals, the Death Benefit is equal to the greater of the Simple Withdrawal Value or the Cumulative Withdrawal Value, and the Beneficiary must begin Beneficial Withdrawals within one year of your death.

The Death Benefit will not be less than the Guaranteed Minimum Value.

The following section is added to the contract provision "Payment of the Death Benefit."

#### Guaranteed Minimum Death Benefit

On the Contract Date, the Guaranteed Minimum Death Benefit is equal to the Initial Premium. If you pay Additional Premium during a Contract Year, the Guaranteed Minimum Death Benefit will increase by the Additional Premium amount.

If you take a penalty-free Partial Surrender, the Guaranteed Minimum Death Benefit will decrease by the Partial Surrender amount. If you take a Partial Surrender that is not penalty-free, the Guaranteed Minimum Death Benefit will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Guaranteed Minimum Death Benefit multiplied by the Partial Surrender amount, then divided by the Accumulation Value. If this amount is less than the Partial Surrender amount, then the Guaranteed Minimum Death Benefit will decrease by the Partial Surrender amount.

At the end of each Contract Year before the Simple Withdrawal Start Date, we may credit a Guaranteed Minimum Death Benefit (GMDB) Bonus to the Guaranteed Minimum Death Benefit. We will not credit a GMDB Bonus if the Age of the Designated Specified Person is greater than the Maximum Eligible Age shown on the Rider Contract Schedule.

The GMDB Bonus at the end of a Contract Year is equal to the Adjusted Premium multiplied by the GMDB Bonus Percentage shown on the Rider Contract Schedule.

On the Contract Date, the Adjusted Premium is equal to the Initial Premium. If you take a Partial Surrender, the Adjusted Premium will decrease on the date of the Partial Surrender by the same percentage that the Accumulation Value is decreased. If you pay Additional Premium, the Adjusted Premium will increase on the next Contract Anniversary by the Additional Premium amount.

The GMDB Bonus will never be less than zero.

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## **Payment of the Death Benefit** *continued from the previous page*

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The following section is added to the contract provision "Payment of the Death Benefit."

### **Beneficial Withdrawals**

Beneficial Withdrawals reduce the Simple Withdrawal Value by the amount of the withdrawals. We will pay Beneficial Withdrawals until the Simple Withdrawal Value is equal to zero.

The Beneficiary may take Beneficial Withdrawals in any amount up to the Maximum Beneficial Withdrawal each Contract Year.

If you die before the Simple Withdrawal Start Date, the initial Maximum Beneficial Withdrawal is equal to the Simple Withdrawal Value multiplied by the Beneficial Withdrawal Percentage. Subsequent Maximum Beneficial Withdrawals will equal the greater of the previous Maximum Beneficial Withdrawal or the Simple Withdrawal Value multiplied by the Beneficial Withdrawal Percentage. The Beneficial Withdrawal Percentage is shown on the Rider Contract Schedule.

If you die after the Simple Withdrawal Start Date, the initial Maximum Beneficial Withdrawal is equal to the Maximum Simple Withdrawal on the previous Contract Anniversary. Subsequent Maximum Beneficial Withdrawals will equal the greater of the previous Maximum Beneficial Withdrawal or the Simple Withdrawal Value multiplied by the Simple Withdrawal Percentage determined on the Simple Withdrawal Start Date.

If the Beneficiary takes a Partial Surrender that is not penalty-free, the Maximum Beneficial Withdrawal will decrease by the same percentage that the Accumulation Value is decreased. The amount of the decrease is equal to the Maximum Beneficial Withdrawal multiplied by the Partial Surrender amount, then divided by the Accumulation Value.

The federal tax code may require the Beneficiary to take Beneficial Withdrawals that are greater than the calculated Maximum Beneficial Withdrawal. In that case, we will increase the Maximum Beneficial Withdrawal to comply with the requirement.

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## **Rider Charge**

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We calculate the annual Rider Charge for this rider on the Contract Date and on each Contract Anniversary. The annual Rider Charge is equal to the Simple Death Benefit II Rider Charge shown on the Rider Contract Schedule multiplied by the Simple Withdrawal Value. On each Monthly Anniversary Day during that Contract Year, after we credit any interest, we will reduce the Accumulation Value by 1/12th of the Rider Charge. The Rider Charge will not decrease the Simple Withdrawal Value, the Cumulative Withdrawal Value, the Guaranteed Minimum Death Benefit, or the Guaranteed Minimum Value.

The Rider Charge will terminate on the earliest of:

- a) the date the Accumulation Value is equal to zero;
- b) the date of Termination of this Rider; or
- c) the Contract Anniversary when the Age of the Designated Specified Person's is greater than the Maximum Eligible Age if Simple Withdrawals have not yet begun.

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## **Termination of this Rider**

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This rider terminates on the earliest of:

- a) the date the Simple Income II Rider terminates;
  - b) the Monthly Anniversary Day following the date we receive Notice to terminate this rider; or
  - c) the date that our last payment obligation is met.
- 

## **Reinstatement of this Rider**

---

Once this rider terminates, it may not be reinstated.

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**

[  
Maureen A. Phillips  
Secretary

]  
Gary Bhojwani  
President

Rider Contract Schedule

Simple Income II Rider

Simple Bonus Percentage: [12]%

Eligible Age Range: [50-90]

Maximum Eligible Age: [90]

Simple Withdrawal Percentages

Option 1

<u>Age</u>	<u>Single Payout Percentage</u>	<u>Joint Payout Percentage</u>
50-54	4.0%	3.5%
55-59	4.5%	4.0%
60-64	5.0%	4.5%
65-69	5.5%	5.0%
70-74	6.0%	5.5%
75-79	6.5%	6.0%
80-84	7.0%	6.5%
85-90	7.5%	7.0%

Option 2

<u>Age</u>	<u>Single Payout Percentage</u>	<u>Joint Payout Percentage</u>
50-54	3.0%	2.5%
55-59	3.5%	3.0%
60-64	4.0%	3.5%
65-69	4.5%	4.0%
70-74	5.0%	4.5%
75-79	5.5%	5.0%
80-84	6.0%	5.5%
85-90	6.5%	6.0%

Minimum Simple Withdrawal: \$[100]

Simple Income II Rider Charge: [0.50]%

Simple Death Benefit II Rider

GMDB Bonus Percentage: [6]%

Simple Death Benefit Rider II Charge: [0.20]%

Maximum Eligible Age: [90]

Beneficial Withdrawal Percentage: [5]%

*SERFF Tracking Number:* ALLD-125919237 *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America *State Tracking Number:* 41061  
*Company Tracking Number:* R91050 ET AL  
*TOI:* A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium  
*Product Name:* Simple Choice Rider Enhancements R91050  
*Project Name/Number:* Simple Choice Rider Enhancements R91050/Simple Choice Rider Enhancements R91050

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125919237 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41061  
Company Tracking Number: R91050 ET AL  
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
Product Name: Simple Choice Rider Enhancements R91050  
Project Name/Number: Simple Choice Rider Enhancements R91050/Simple Choice Rider Enhancements R91050

## Supporting Document Schedules

<b>Satisfied -Name:</b> Certification/Notice	<b>Review Status:</b>	11/25/2008
<b>Comments:</b>		
<b>Attachments:</b>		
Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf		
Certificate of Readability.pdf		
AR Act Cert.pdf		
<b>Satisfied -Name:</b> Application	<b>Review Status:</b>	11/25/2008
<b>Comments:</b>		
Application ANN-01, approved 8/27/07, SERFF #ALLC-125264320, will be used with this filing.		
<b>Satisfied -Name:</b> Statement of Variability	<b>Review Status:</b>	12/05/2008
<b>Comments:</b>		
<b>Attachment:</b>		
CS91050 SOV.pdf		

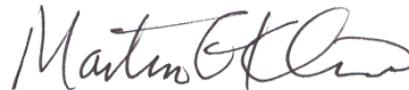
## CERTIFICATE OF COMPLIANCE

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.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



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Martin G. Kline  
AVP – Director of Product Filing

December 5, 2008

Contract Form Numbers:

R91050  
R91055  
R91053  
CS91050

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
R91050	50
R91055	50.1
R91053	50
CS91050	75

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: December 4, 2008

Martin G. Kline, AVP Product Development



Allianz Life Insurance Company  
of North America

**Kathy Ignagni, FSA, MAAA**  
Associate Actuary

5701 Golden Hills Drive  
Minneapolis, MN 55416-1297  
763-765-6297  
Kathy.Ignagni@allianzlife.com

### **Actuarial Certification**

Forms:

CS91050	Rider Contract Schedule
R91050	Simple Income II Rider
R91055	Simple Income II Rider
R91053	Simple Death Benefit II Rider

**Allianz Life Insurance Company of North America** hereby certifies that the applicable policy forms listed above are in compliance with all of the requirements of Actuarial Guidelines XXXV or XXXVI, as appropriate.

External-indexed contracts will be addressed separately in the Actuarial Memorandum and the asset adequacy analysis. Assets supporting these products and the associated reserves will be separately identified in this analysis.

The Company had designed a hedging program to manage the risks inherent in this applicable forms listed above. Documentation of the hedging program along with the ongoing results of the hedge effectiveness will be maintained by the Company.

Additionally, the Actuarial Guideline 35 Reserve Certification which confirms that the assumptions within the reserve computation have been reasonably and consistently applied will be filed with each statutory financial statement.

*Kathy Ignagni*

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**Kathy Ignagni, FSA, MAAA**  
Associate Actuary  
Allianz Life Insurance Company of North America  
November 18, 2008

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Rider Contract Schedule Form CS91050**

Contract holder specific variable information such as names, 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.

Rider forms R91050, R91055, and R91053 bracket the names and signatures of company officers.  
If an officer changes, these names and signatures will change and we will prepare and submit all required filings at the time of any change.

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
Simple Bonus Percentage	3%	16%	12%	Contract duration	Varies with market conditions and profitability concerns.
Eligible Age Range	N/A	N/A	50-90	Contract duration	Varies with market conditions and profitability concerns.
Maximum Eligible Age for the Simple Income Rider	80	100	90	Contract duration	Varies with market conditions and profitability concerns.
Minimum Simple Withdrawal	\$1	\$500	\$100	Contract duration	Varies with market conditions and administrative capabilities.
Simple Income Rider Charge	0%	1.5%	0.50%	Contract duration	Varies with market conditions and profitability concerns.
GMDB Bonus Percentage	1%	8%	6%	Contract duration	Varies with market conditions and profitability concerns.
Simple Death Benefit Rider Charge	0%	1%	0.20%	Contract duration	Varies with market conditions and profitability concerns.
Maximum Eligible Age for the Simple Death Benefit Rider	80	100	90	Contract duration	Varies with market conditions and profitability concerns.
Beneficial Withdrawal Percentage	1%	8%	5%	Contract duration	Varies with market conditions and profitability concerns.