

SERFF Tracking Number: ALLD-125950716 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41132
 Company Tracking Number: R91050-01 ET AL
 TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium
 Product Name: Simple Income II Rider Filing R91050-01
 Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Simple Income II Rider Filing SERFF Tr Num: ALLD-125950716 State: ArkansasLH
 R91050-01

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed State Tr Num: 41132

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: R91050-01 ET AL State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Authors: Mary Peterson, Patricia Evans Disposition Date: 12/22/2008

Date Submitted: 12/16/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Simple Income II Rider Filing R91050-01

Project Number: Simple Income II Rider Filing R91050-01

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/22/2008

State Status Changed: 12/22/2008

Corresponding Filing Tracking Number:

Filing Description:

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

Individual Annuity Filing – R91050-01 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-125950716 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41132
Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium
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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. The only difference between R91055-01 and the previously approved R91055 is the way in which partial surrenders affect the simple withdrawal value. Under R91055-01, if a partial surrender is taken, the simple withdrawal value will decrease by the same percentage that the accumulation value is decreased.

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.

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

Filing Fees

SERFF Tracking Number: ALLD-125950716 State: Arkansas
Filing Company: Allianz Life Insurance Company of North State Tracking Number: 41132
America
Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: Simple Income II Rider Filing R91050-01
Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation: Reliatory fee is greater than \$40 (2 forms @ \$20/ea.)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	12/16/2008	24566335

SERFF Tracking Number: ALLD-125950716 State: Arkansas
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Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium
Product Name: Simple Income II Rider Filing R91050-01
Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/22/2008	12/22/2008

SERFF Tracking Number: ALLD-125950716 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 41132
Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium
Product Name: Simple Income II Rider Filing R91050-01
Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Disposition

Disposition Date: 12/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125950716 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41132
 Company Tracking Number: R91050-01 ET AL
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium
 Product Name: Simple Income II Rider Filing R91050-01
 Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Simple Income II Rider		Yes
Form	Simple Income II Rider		Yes

SERFF Tracking Number: ALLD-125950716 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41132
 Company Tracking Number: R91050-01 ET AL
 TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium
 Product Name: Simple Income II Rider Filing R91050-01
 Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Form Schedule

Lead Form Number: R91050-01

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91050-01	Policy/Cont	Simple Income II ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91050-01.pdf
	R91055-01	Policy/Cont	Simple Income II ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91055-01.pdf

Simple Income II Rider

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.

Simple Withdrawal Value

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 Partial Surrender, 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.

Simple Withdrawals

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.

Simple Withdrawals *(continued from the previous page)*

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.

Simple Withdrawals *(continued from the previous page)*

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.

Cumulative Withdrawal Value

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.

Cumulative Withdrawals

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.

Surrenders

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.

Payment of the Death Benefit

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.

General Provisions

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.

Glossary

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.

Glossary *(continued from the previous page)*

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.

Rider Charge

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.

Termination of this Rider

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.

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

Simple Income II Rider

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.

Simple Withdrawal Value

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 Partial Surrender, 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.

Simple Withdrawals

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.

Simple Withdrawals *(continued from the previous page)*

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.

Simple Withdrawals *(continued from the previous page)*

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.

Cumulative Withdrawal Value

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.

Cumulative Withdrawals

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.

Surrenders

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.

Payment of the Death Benefit

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.

General Provisions

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.

Glossary

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.

Glossary (continued from the previous page)

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.

Rider Charge

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.

Termination of this Rider

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.

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

SERFF Tracking Number: ALLD-125950716 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 41132
Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium
Product Name: Simple Income II Rider Filing R91050-01
Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125950716 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41132
Company Tracking Number: R91050-01 ET AL
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium
Product Name: Simple Income II Rider Filing R91050-01
Project Name/Number: Simple Income II Rider Filing R91050-01/Simple Income II Rider Filing R91050-01

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 12/16/2008

Comments:

Attachments:

Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf
Certificate of Readability.pdf
AR Act Cert.pdf

Review Status:

Satisfied -Name: Application 12/16/2008

Comments:

Application ANN-01, approved 8/27/07, SERFF #ALLC-125264320, will be used with this filing.

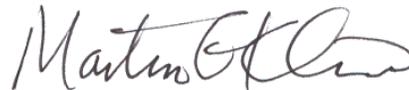
CERTIFICATE OF COMPLIANCE

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



Martin G. Kline
AVP – Director of Product Filing

December 16, 2008

Contract Form Numbers:
R91050-01
R91055-01

CERTIFICATE OF READABILITY

Contract Form	Flesch Score
R91050-01	50
R91055-01	50.1

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 15, 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:

R91050-01 Simple Income II Rider
R91055-01 Simple Income 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

Kathy Ignagni, FSA, MAAA
Associate Actuary
Allianz Life Insurance Company of North America
December 15, 2008