

SERFF Tracking Number: ALLD-125767423 State: Arkansas
 Filing Company: Allianz Life and Annuity Company State Tracking Number: 39919
 Company Tracking Number: N40001-IND-10
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.003 Single Premium
 Product Name: Contingent Individual Fixed Annuity Insert Page Filing
 Project Name/Number: Contingent Individual Fixed Annuity Insert Page Filing/N40001-IND-10

Filing at a Glance

Company: Allianz Life and Annuity Company

Product Name: Contingent Individual Fixed Annuity Insert Page Filing SERFF Tr Num: ALLD-125767423 State: ArkansasLH

TOI: A021 Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 39919

Sub-TOI: A021.003 Single Premium Co Tr Num: N40001-IND-10 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Authors: Erin Hadrits, Sandy Manos, Jenny Coig Disposition Date: 08/18/2008

Date Submitted: 08/12/2008 Disposition Status: Approved

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Contingent Individual Fixed Annuity Insert Page Filing

Project Number: N40001-IND-10

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/18/2008

State Status Changed: 08/18/2008

Corresponding Filing Tracking Number:

Filing Description:

Allianz Life and Annuity Company

5701 Golden Hills Drive

Minneapolis, MN 55416

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Deemer Date:

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Re: Allianz Life and Annuity Company – NAIC #69604, FEIN #59-2378916
Deferred Fixed Annuity

Attached is form N40001-IND-10, which is an insert page to contract form N40001-IND. This insert page 10 replaces contract page 10. Contract form N40001-IND was previously approved on 7/10/2008 under SERFF Tracking ALLD-125723670 and has not yet been issued.

The following sentence has been added to the second paragraph of the “Before and on the Withdrawal Start Date” provision under the Benefit Base section on page 10:

“In addition, on the Withdrawal Start Date, we set the Benefit Base equal to the greater of your Designated Account value as of the end of the previous Business Day, or the Benefit Base on the current date.”

I certify that no other changes have been made to this page.

For your reference, a comparison of the previously approved page 10 and the currently submitted page 10 has been attached to supporting documents.

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 37246, send a fax to me at 763.765.6306, or send a note electronically to me at jenny.coig@allianzlife.com.

Company and Contact

Filing Contact Information

Erin Hadrits, Compliance Analyst
5701 Golden Hills Drive (800) 328-5601 [Phone]
Minneapolis, MN 55416

Filing Company Information

Allianz Life and Annuity Company CoCode: 69604 State of Domicile: Minnesota

SERFF Tracking Number: ALLD-125767423 State: Arkansas
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5701 Golden Hills Dr.
Minneapolis, MN 55416-1297
(800) 950-1297 ext. [Phone]

Group Code: 761
Group Name:
FEIN Number: 59-2378916

Company Type: 04
State ID Number:

SERFF Tracking Number: ALLD-125767423 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------------------|---------|----------------|---------------|
| Allianz Life and Annuity Company | \$75.00 | 08/12/2008 | 21904477 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 08/18/2008 | 08/18/2008 |

SERFF Tracking Number: ALLD-125767423 *State:* Arkansas
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Disposition

Disposition Date: 08/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125767423 State: Arkansas
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| Item Type | Item Name | Item Status | Public Access |
|----------------------------|--------------------------------|--------------------|----------------------|
| Supporting Document | Certification/Notice | | Yes |
| Supporting Document | Application | | Yes |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Certificate of Readability | | Yes |
| Supporting Document | Comparison of Page 10 | | Yes |
| Form | Insert Page | | Yes |

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Form Schedule

Lead Form Number: N40001-IND-10

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|---------------|--|-------------|---------|----------------------|-------------|--|
| | N40001-IND-10 | Certificate Amendmen t, Insert Page, Endorseme nt or Rider | Insert Page | Initial | | 53 | N40001-Ind Contract page 10_8-8-08.pdf |

Benefit Base

I. Before and on the Withdrawal Start Date

On the Contract Date, the Benefit Base is equal to your Designated Account value.

After the Contract Date and before and on the Withdrawal Start Date, the Benefit Base is equal to the Benefit Base on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day. In addition, on the Withdrawal Start Date, we set the Benefit Base equal to the greater of your Designated Account value as of the end of the previous Business Day, or the Benefit Base on the current date.

II. After the Withdrawal Start Date and before and on the Benefit Determination Date

In all calculations, an Excess Withdrawal proportionately reduces the Benefit Base by the same percentage that it reduced your Designated Account value.

On each Business Day during this period, the Benefit Base is equal to the Benefit Base on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day and minus any reductions from any Excess Withdrawals that occurred on the previous Business Day.

On each Contract Anniversary during this period, first we increase or decrease the Benefit Base by any Additional Investment added to, or Excess Withdrawal taken from, your Designated Account on the previous Business Day. Next, if the Age Based Income Percentage on the current Contract Anniversary or Withdrawal Start Date, if later, multiplied by your Designated Account value as of the end of the previous Business Day is greater than the Age Based Income Percentage we used to determine the Permitted Withdrawal Limit on the previous Contract Anniversary multiplied by the Benefit Base on the current Contract Anniversary, we set the Benefit Base equal to your Designated Account value as of the end of the previous Business Day. Otherwise, we set the Benefit Base equal to the greater of your Designated Account value as of the end of the previous Business Day, or the Benefit Base on the current Contract Anniversary.

III. After the Benefit Determination Date

After the Benefit Determination Date, we permanently set the Benefit Base equal to the Benefit Base on the Benefit Determination Date.

After the Benefit Determination Date, Additional Investments or withdrawals do not increase or decrease the Benefit Base.

IV. On and after the Annuity Date

If your entire Designated Account value is applied to an Optional Fixed Annuity, we permanently set the Benefit Base equal to zero on the Annuity Date, and you will never receive the Monthly Benefit.

On and after the Annuity Date, Additional Investments or withdrawals do not increase or decrease the Benefit Base.

V. On and after the Reinstatement Date

If this Contract is terminated for failure to pay Total Contract Charges and afterwards reinstated, then on the reinstatement date, we set the Benefit Base equal to your Designated Account value as of the end of the reinstatement date. After the reinstatement date, we determine the Benefit Base as described above.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 08/08/2008
Comments:
Attachment:
AR Certificate of Compliance Reg 19 and 11-83.pdf

Review Status:
Satisfied -Name: Application 08/08/2008
Comments:
The submitted form will be used with application V40001-IND, previously approved on 7/10/2008 under SERFF Tracking ALLD-125723670.

Review Status:
Satisfied -Name: Certificate of Readability 08/12/2008
Comments:
Attachment:
Certificate of Readability ALAC.pdf

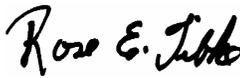
Review Status:
Satisfied -Name: Comparison of Page 10 08/12/2008
Comments:
Attachment:
Compare of N40001-IND p10.pdf

CERTIFICATE OF COMPLIANCE

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

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

Allianz Life and Annuity Company



Rose Tibke
AVP – Director of Product Filing

Contract Form Numbers:

N40001-IND-10 Deferred Fixed Annuity Contract

Allianz Life and Annuity Company

5701 Golden Hills Drive
Minneapolis, MN 55416-1297



CERTIFICATE OF READABILITY

| Contract Form | Flesch Score |
|----------------------|---------------------|
| N40001-IND-10 | 53.1 |

It is hereby certified that each contract form listed above meets the minimum reading ease score required by each of the following states:

ARIZONA
ARKANSAS
CONNECTICUT
DISTRICT OF COLUMBIA
FLORIDA
GEORGIA
HAWAII
INDIANA
KENTUCKY
MASSACHUSETTS
MAINE
MINNESOTA
MONTANA
NEBRASKA
NEVADA

NEW HAMPSHIRE
NEW JERSEY
NEW MEXICO
NORTH CAROLINA
NORTH DAKOTA
OKLAHOMA
OHIO
SOUTH CAROLINA
SOUTH DAKOTA
TENNESSEE
VERMONT
VIRGINIA
WEST VIRGINIA
WISCONSIN

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: 8/11/2008

A handwritten signature in cursive script that reads "Rose E. Tibke".

Rose E. Tibke
AVP – Director of Product Filing

Text Comparison

Documents Compared

N40001-Ind Contract page 10_8-8-08.pdf

Page 10 from N40001-Ind Contract 6-18-08-2.pdf

Summary

2 word(s) differ

9 word(s) deleted

6 word(s) are rearranged

To see where the changes are, please scroll down.

Benefit Base

I. Before and on the Withdrawal Start Date

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After the Contract Date and before and on the Withdrawal Start Date, the Benefit Base is equal to the Benefit Base on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day. In addition, on the Withdrawal Start Date, we set the Benefit Base equal to the greater of your Designated Account value as of the end of the previous Business Day, or the Benefit Base on the current date.

II. After the Withdrawal Start Date and before and on the Benefit Determination Date

In all calculations, an Excess Withdrawal proportionately reduces the Benefit Base by the same percentage that it reduced your Designated Account value.

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On each Contract Anniversary during this period, first we increase or decrease the Benefit Base by any Additional Investment added to, or Excess Withdrawal taken from, your Designated Account on the previous Business Day. Next, if the Age Based Income Percentage on the current Contract Anniversary or Withdrawal Start Date, if later, multiplied by your Designated Account value as of the end of the previous Business Day is greater than the Age Based Income Percentage we used to determine the Permitted Withdrawal Limit on the previous Contract Anniversary multiplied by the Benefit Base on the current Contract Anniversary, we set the Benefit Base equal to your Designated Account value as of the end of the previous Business Day. Otherwise, we set the Benefit Base equal to the greater of your Designated Account value as of the end of the previous Business Day, or the Benefit Base on the current Contract Anniversary.

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V. On and after the Reinstatement Date

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Benefit Base

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2 II. After the Withdrawal Start Date and before and on the Benefit Determination Date

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1 Contract Anniversary.

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III. After the Benefit Determination Date

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