

SERFF Tracking Number: ALLD-125808120 State: Arkansas
 Filing Company: Allianz Life and Annuity Company State Tracking Number: 40221
 Company Tracking Number: W40008-IND-01
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: ALAC Contingent Individual Fixed Annuity Rider Filing
 Project Name/Number: ALAC Contingent Individual Fixed Annuity Rider Filing/W4008-IND-01

Filing at a Glance

Company: Allianz Life and Annuity Company

Product Name: ALAC Contingent Individual Fixed Annuity Rider Filing SERFF Tr Num: ALLD-125808120 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 40221

Sub-TOI: A02I.003 Single Premium Co Tr Num: W40008-IND-01 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Authors: Erin Hadrits, Mary Peterson Disposition Date: 09/16/2008

Date Submitted: 09/09/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ALAC Contingent Individual Fixed Annuity Rider Filing Status of Filing in Domicile: Pending

Project Number: W4008-IND-01 Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 09/16/2008

State Status Changed: 09/16/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Allianz Life and Annuity Company

5701 Golden Hills Drive

Minneapolis, MN 55416

SERFF Tracking Number: ALLD-125808120 State: Arkansas
Filing Company: Allianz Life and Annuity Company State Tracking Number: 40221
Company Tracking Number: W40008-IND-01
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: ALAC Contingent Individual Fixed Annuity Rider Filing
Project Name/Number: ALAC Contingent Individual Fixed Annuity Rider Filing/W4008-IND-01

Minneapolis, MN 55416-1297

(763) 582-6495[FAX]

Filing Company Information

Allianz Life and Annuity Company

CoCode: 69604

State of Domicile: Minnesota

5701 Golden Hills Dr.

Group Code: 761

Company Type: 04

Minneapolis, MN 55416-1297

Group Name:

State ID Number:

(800) 950-1297 ext. [Phone]

FEIN Number: 59-2378916

SERFF Tracking Number: ALLD-125808120 State: Arkansas
Filing Company: Allianz Life and Annuity Company State Tracking Number: 40221
Company Tracking Number: W40008-IND-01
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: ALAC Contingent Individual Fixed Annuity Rider Filing
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life and Annuity Company	\$75.00	09/09/2008	22388409

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/16/2008	09/16/2008

SERFF Tracking Number: ALLD-125808120 *State:* Arkansas
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Disposition

Disposition Date: 09/16/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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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 doc		Yes
Form	Income Protection Rider		Yes

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Form Schedule

Lead Form Number: W40008-IND-01

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	W40008-IND-01	Policy/Cont	Income Protection ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	W40008-IND-01 Income Protection Rider 8-28-08.pdf

Income Protection Rider

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

Benefit Base

I. Before and on the Withdrawal Start Date (replaced)

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 greatest of the Benefit Base on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day; the Maximum Anniversary Value; or the Roll-up Amount. 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.

Maximum Anniversary Value

On the Contract Date, the Maximum Anniversary Value is equal to your Designated Account value.

We add any Additional Investment to the Maximum Anniversary Value on the Business Day after it is added to your Designated Account.

On each Contract Anniversary, the Maximum Anniversary Value is equal to the greater of the Maximum Anniversary Value on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day; or your Designated Account value as of the end of the previous Business Day.

Roll-up Amount

The Roll-up Amount is equal to the lesser of the Annual Increase or the Roll-up Cap.

Annual Increase

On the Contract Date, the Annual Increase is equal to your Designated Account value. We add any Additional Investment to the Annual Increase on the Business Day after it is added to your Designated Account.

On each Contract Anniversary, the Annual Increase is:

$$A + B + C$$

Where:

A = The Annual Increase as of the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day.

B = The Annual Increase as of the previous Contract Anniversary, or the Contract Date if this is the first Contract Anniversary, multiplied by the Roll-up Rate shown on the Contract Schedule.

C = The sum of each Additional Investment added to your Designated Account during the previous Contract Year multiplied by its adjusted Roll-up Rate.

On each Contract Anniversary, the adjusted Roll-up Rate is:

$$(1 + \text{Roll-up Rate})^{(A/B)} - 1$$

Where:

A = The number of calendar days that the Additional Investment was in the Benefit Base during the previous Contract Year. This period begins on the Business Day after the Additional Investment was added to your Designated Account and ends on the day before the Contract Anniversary.

B = The number of calendar days in the current Contract Year.

Roll-up Cap

On the Contract Date, the Roll-up Cap is equal to your Designated Account value multiplied by the Roll-up Factor shown on the Contract Schedule.

After the Contract Date, and on each Business Day before and on the first Contract Anniversary, the Roll-up Cap is equal to the Roll-up Cap on the previous Business Day, plus any Additional Investment added to your Designated Account on the previous Business Day multiplied by the Roll-up Factor.

On each Business Day after the first Contract Anniversary, and before the fourth Contract Anniversary, and on each Business Day after the fourth Contract Anniversary that is not a Contract Anniversary, the Roll-up Cap is equal to the Roll-up Cap on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day.

On the fourth and later Contract Anniversaries, the Roll-up Cap is equal to the Roll-up Cap on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day plus any applicable Additional Investment Roll-up. The Additional Investment Roll-up is equal to the total Additional Investments added during the applicable Roll-up Contract Year multiplied by the Roll-up Lag Factor. The Roll-up Contract Year and the Roll-up Lag Factor are shown on the Contract Schedule.

Termination

Rider Termination (added)

This rider terminates on the earliest of:

- The date you cancel this rider. The date of cancellation is the later of the date you specify for cancellation in your Notice to us, or the date we receive and accept such Notice.
- The date the Contract terminates.
- The day after the Withdrawal Start Date.
- The Annuity Date.
- The Maturity Date.

Right to Reinstate this Rider (added)

Once this rider terminates, it may not be reinstated.

Information

Error or Incorrect Information

When an error is found or updated information has been given, we reserve the right to adjust, as applicable, the Maximum Anniversary Value, Roll-up Amount, Roll-up Cap and Annual Increase for your Contract based on the correct information, in accordance with the terms of your Contract. (added)

Allianz Life and Annuity Company

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[Cynthia Pevehouse Gary Bhojwani]

Secretary

President

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 09/08/2008
Comments:
Attachment:
AR Certificate of Compliance Reg 19 and 11-83.pdf

Review Status:
Satisfied -Name: Application 09/08/2008
Comments:
The submitted form will be used with application V40001-IND, previously approved on 7/10/2008 under SERFF tracking number ALLD-125723670.

Review Status:
Satisfied -Name: Certificate of Readability 09/09/2008
Comments:
Attachment:
Certificate of Readability ALAC _W40008-IND-01_.pdf

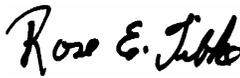
Review Status:
Satisfied -Name: Comparison doc 09/09/2008
Comments:
Attachment:
W40008-IND Income Protection Rider 6-6 compare to 8-28.pdf

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	Deferred Fixed Annuity Contract
Q40001-IND	Contract Schedule
V40001-IND	Application for Individual Deferred Fixed Annuity Contract
W40004-IND	Cost of Living Adjustment Rider
W40006-IND	Maximum Anniversary Value Rider
W40008-IND	Income Protection Rider

CERTIFICATE OF READABILITY

Contract Form	Flesch Score
W40008-IND-01	50 (when scored with contract)

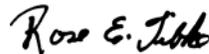
It is hereby certified that each contract form listed above meets the minimum reading ease score required by each of the following states:

ARIZONA	NEW HAMPSHIRE
ARKANSAS	NEW JERSEY
CONNECTICUT	NEW MEXICO
DISTRICT OF COLUMBIA	NORTH CAROLINA
FLORIDA	NORTH DAKOTA
GEORGIA	OKLAHOMA
HAWAII	OHIO
INDIANA	SOUTH CAROLINA
KENTUCKY	SOUTH DAKOTA
MASSACHUSETTS	TENNESSEE
MAINE	VERMONT
MINNESOTA	VIRGINIA
MONTANA	WEST VIRGINIA
NEBRASKA	WISCONSIN
NEVADA	

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: 9/9/2008



Rose E. Tibke
AVP – Director of Product Filing

Income Protection Rider

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

Benefit Base

I. Before and on the Withdrawal Start Date (replaced)

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After the Contract Date and before and on the Withdrawal Start Date, the Benefit Base is equal to the greatest of the Benefit Base on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day; the Maximum Anniversary Value; or the Roll-up Amount.

Maximum Anniversary Value

On the Contract Date, the Maximum Anniversary Value is equal to your Designated Account value.

We add any Additional Investment to the Maximum Anniversary Value on the Business Day after it is added to your Designated Account.

On each Contract Anniversary, the Maximum Anniversary Value is equal to the greater of the Maximum Anniversary Value on the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day; or your Designated Account value as of the end of the previous Business Day.

Roll-up Amount

The Roll-up Amount is equal to the lesser of the Annual Increase or the Roll-up Cap.

Annual Increase

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On each Contract Anniversary, the Annual Increase is:

$$A + B + C$$

Where:

A = The Annual Increase as of the previous Business Day plus any Additional Investment added to your Designated Account on the previous Business Day.

B = The Annual Increase as of the previous Contract Anniversary, or the Contract Date if this is the first Contract Anniversary, multiplied by the Roll-up Rate shown on the Contract Schedule.

C = The sum of each Additional Investment added to your Designated Account during the previous Contract Year multiplied by its adjusted Roll-up Rate.

On each Contract Anniversary, the adjusted Roll-up Rate is:

$$(1 + \text{Roll-up Rate})^{(A/B)} - 1$$

Where:

A = The number of calendar days that the Additional Investment was in the Benefit Base during the previous Contract Year. This period begins on the Business Day after the Additional Investment was added to your Designated Account and ends on the day before the Contract Anniversary.

B = The number of calendar days in the current Contract Year.

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