

SERFF Tracking Number: ALLD-126065473 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41786
 Company Tracking Number: R91053-01 ET AL
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium
 Product Name: Simple Death Benefit II Rider R91053-01
 Project Name/Number: Simple Death Benefit II Rider R91053-01/Simple Death Benefit II Rider R91053-01

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Simple Death Benefit II Rider R91053-01 SERFF Tr Num: ALLD-126065473 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 41786

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: R91053-01 ET AL State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Authors: Mary Peterson, Patricia Evans Disposition Date: 03/13/2009

Date Submitted: 03/09/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Simple Death Benefit II Rider R91053-01
 Project Number: Simple Death Benefit II Rider R91053-01
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 03/13/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/13/2009

Created By: Patricia Evans

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Patricia Evans

Filing Description:

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

Individual Annuity Filing – R91053-01 et al

The following forms are attached for your review.

SERFF Tracking Number: ALLD-126065473 State: Arkansas
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Company Tracking Number: R91053-01 ET AL
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Product Name: Simple Death Benefit II Rider R91053-01
Project Name/Number: Simple Death Benefit II Rider R91053-01/Simple Death Benefit II Rider R91053-01
R91053-01 Simple Death Benefit II Rider
CS91053 Rider Contract Schedule

The 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 R91053-01 is an optional Simple Death Benefit II Rider that may be issued as part of contract forms C52575, C52758, C52812, R91050-01, R91055-01, previously approved by the Department as shown below, and other contracts that may be approved in the future. This rider may be offered to existing and to new contracts. This rider allows the beneficiary to take the simple withdrawal value defined in R91050-01 and R91055-01 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 CS91053 is the rider contract schedule for optional rider R91053-01. The form lists variables associated with the rider. Please refer to the enclosed Statement of Variability for details.

Previously approved forms:

C52575, SERFF #ALLD-125744313, State Tr. #39707, Approved 7/31/2008
C52758, SERFF #ALLD-125886140, State Tr. #40773, Approved 11/10/2008
C52812, SERFF #ALLD-125886140, State Tr. #40773, Approved 11/10/2008
R91050-01, SERFF #ALLD-125950716, State Tr. #41132, Approved 12/22/2008
R91055-01, SERFF #ALLD-125950716, State Tr. #41132, Approved 12/22/2008

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.

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Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory fee is greater than \$40.00 (2 forms @ \$20/ea.)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	03/09/2009	26230830

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/13/2009	03/13/2009

SERFF Tracking Number: ALLD-126065473 *State:* Arkansas
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Disposition

Disposition Date: 03/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	AR Actuarial Certification		No
Form	Simple Death Benefit II Rider		Yes
Form	Contract Schedule		Yes

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Form Schedule

Lead Form Number: R91053-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91053-01	Policy/Cont	Simple Death Benefit Initial ract/Fratern II Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.300	R91053-01.pdf
	CS91053	Policy/Cont	Contract Schedule ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	CS91053.pdf

Simple Death Benefit II Rider

This rider provides your Beneficiary access to the Simple Withdrawal Value and a Guaranteed Minimum Death Benefit 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.

Payment of the Death Benefit

The following section replaces the contract section "Death Benefit."

Death Benefit

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

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.

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 on the day it is received by the Additional Premium amount.

If you take a Partial Surrender, the Guaranteed Minimum Death Benefit will decrease by the same percentage that the Accumulation Value is decreased. If the amount of the decrease 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. We will not credit a GMDB Bonus after the date of your death.

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.

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

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

Continuation of contract by the Beneficiary

If you die before Annuity Payments begin, the Beneficiary may choose to continue this contract and take Beneficial Withdrawals of the Simple Withdrawal Value for a period equal to the life expectancy of the Beneficiary instead of receiving payment of the Death Benefit. Beneficial Withdrawals must begin within the first Beneficial Year. We will pay Beneficial Withdrawals until the Simple Withdrawal Value is equal to zero. The Beneficiary may stop Beneficial Withdrawals and take the remaining Death Benefit at any time.

Beneficial Withdrawals are not considered Partial Surrenders. Beneficial Withdrawals reduce the Simple Withdrawal Value, Accumulation Value, Guaranteed Minimum Value, Cumulative Withdrawal Value, and Guaranteed Minimum Death Benefit by the amount of the withdrawals.

The Beneficiary must take Beneficial Withdrawals as required by the federal tax code during each Beneficial Year. If the Beneficiary takes more than the federal requirement, we will pay the remaining Death Benefit and the contract will terminate. If the federal requirement is greater than the remaining Simple Withdrawal Value, we will pay the remaining Simple Withdrawal Value and the contract will terminate.

If the Beneficiary chooses to continue this contract and take Beneficial Withdrawals, he or she may name a new Beneficiary or Beneficiaries. If the Beneficiary dies before the Simple Withdrawal Value is equal to zero, the new Beneficiary or Beneficiaries may choose to receive payment of the remaining Beneficial Withdrawals or the remaining Death Benefit. If the Beneficiary dies without naming any new Beneficiaries, we will pay the remaining Death Benefit to his or her estate.

Surrenders

The following section is added to the contract section "Partial Surrender Limit."

Partial Surrender Limit

After the date of your death, the Partial Surrender Limit is equal to the Accumulation Value, Cumulative Withdrawal Value, or the Guaranteed Minimum Death Benefit.

Glossary

The following term is added to the "Glossary" section of the contract.

Beneficial Year

Under contracts that are non-qualified under the federal tax code, a Beneficial Year is a period of one year that starts at the beginning of the day on the day and month corresponding to the date of your death, and ends at the end of the day on the day and month corresponding to the day prior to the date of your death. The first Beneficial Year begins on the date of your death.

Under contracts that are qualified under the federal tax code, a Beneficial Year is a period of one year that starts at the beginning of the day on January 1 and ends at the end of the day on December 31. The first Beneficial Year begins on the January 1 immediately following the date of your death.

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 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 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 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 C. Bhojwani
President and CEO

Rider Contract Schedule

Simple Death Benefit II Rider

GMDB Bonus Percentage: [6]%

Simple Death Benefit Rider II Charge: [0.20]%

Maximum Eligible Age: [90]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Certificate of Readability.pdf		
Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
These forms will be used with Application ANN-03, approved 8/27/07, SERFF #ALLC-1252644320 and supplemental application A10, approved 7/12/07, SERFF #ALLD-125222072.		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		
CS91053 SOV.pdf		

	Item Status:	Status Date:
Satisfied - Item: AR Actuarial Certification		
Comments:		
Attachment:		
AR Act Cert.pdf		

CERTIFICATE OF READABILITY

Contract Form	Flesch Score
R91053-01	51.3
CS91053	50 (when scored with contract)

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: March 4, 2009

Martin G. Kline, AVP Product Development

CERTIFICATE OF COMPLIANCE

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

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

Allianz Life Insurance Company of North America



Martin G. Kline
AVP – Director of Product Filing

March 9, 2009

Contract Form Numbers:
R91053-01
CS91053

Statement of Variability
Allianz Life Insurance Company of North America
Contract Form R91053-01, Contract Schedule Form CS91053

March 4, 2009

Each item is listed in the order of appearance on the applicable form. Variable material is denoted as bracketed [] on the form.

Variable	Minimum	Maximum	Current	Effective	Rationale
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.
GMDB Bonus Percentage	1%	12%	6%	Contract duration	Varies with market conditions and profitability concerns.
Simple Death Benefit Rider II Charge	0%	1%	0.20%	Contact duration	Varies with market conditions and administrative efficiencies.
Maximum Eligible Age	80	100	90	Contract duration	Varies with market conditions and profitability concerns.

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Allianz Life Insurance Company
of North America

Mark Glasser, ASA, MAAA
Assistant Actuary

5701 Golden Hills Drive
Minneapolis, MN 55416-1297
763-765-5875
mark.glasser@allianzlife.com

Actuarial Certification

Forms:
CS91053 Rider Contract Schedule
R91053-01 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.

A handwritten signature in cursive script that reads "Mark Glasser". The signature is written in black ink and is positioned above a horizontal line.

Mark Glasser, ASA, MAAA
Assistant Actuary
Allianz Life Insurance Company of North America
March 3, 2009