

SERFF Tracking Number: ALLD-126468578 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 44733
Company Tracking Number: SIMPLE INCOME II RIDER R91050-02
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium
Product Name: Simple Income II Rider R91050-02
Project Name/Number: Simple Income II Rider R91050-02/Simple Income II Rider R91050-02

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Simple Income II Rider R91050- SERFF Tr Num: ALLD-126468578 State: Arkansas
02

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44733

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: SIMPLE INCOME II RIDER R91050-02 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Author: Mary Peterson Disposition Date: 02/03/2010
Date Submitted: 02/01/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Simple Income II Rider R91050-02

Status of Filing in Domicile: Pending

Project Number: Simple Income II Rider R91050-02

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: 02/03/2010

Explanation for Other Group Market Type:

State Status Changed: 02/03/2010

Deemer Date:

Created By: Mary Peterson

Submitted By: Mary Peterson

Corresponding Filing Tracking Number:

Filing Description:

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

Individual Annuity Filing – R91050-02

The following form is attached for your review.

SERFF Tracking Number: ALLD-126468578 State: Arkansas
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R91050-02 Simple Income II Rider

The above referenced form is new and may be used with other forms approved in the future. This form will be sold through independently licensed agents in all markets. The effective date will be determined by your approval.

The form is 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.

Upon approval, the form below may be used only on newly issued business.

Form R91050-02 is an optional Simple Income II Rider intended to be used with contract form C52575-AR, previously approved by the Department on 7/31/08, State #39707, SERFF #ALLD-125744313. 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.

Upon approval and implementation, previously reviewed marketing materials and peripheral forms will be revised to reflect the features of 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 32940, send a fax to me at 763.582.6495, or send a note electronically to me at mary.peterson@allianzlife.com.

Company and Contact

Filing Contact Information

Mary Peterson, Compliance Analyst Mary_Peterson@allianzlife.com
5701 Golden Hills Drive 800-328-5601 [Phone] 32940 [Ext]
Minneapolis, MN 55416-1297 763-582-6495 [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

SERFF Tracking Number: ALLD-126468578 State: Arkansas
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 America
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 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
 Variable
 Product Name: Simple Income II Rider R91050-02
 Project Name/Number: Simple Income II Rider R91050-02/Simple Income II Rider R91050-02
 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: \$125.00
 Retaliatory? Yes
 Fee Explanation: \$20 each "other form" or retaliatory if greater. Retaliatory is greater.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$125.00	02/01/2010	33910739

SERFF Tracking Number: ALLD-126468578 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/03/2010	02/03/2010

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Disposition

Disposition Date: 02/03/2010

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	Actuarial Certification		No
Form	Simple Income II Rider		Yes

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Form Schedule

Lead Form Number: R91050-02

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91050-02	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Simple Income II Rider	Initial		50.000	R91050-02.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. You may not terminate this rider during the first five Contract Years;
- 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

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Certificate of Readability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application ANN-01, approved 8/27/07, SERFF #ALLC-125264320, will be used with this form.		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: R91050-02 SOV 01.20.10.pdf		

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

Allianz Life Insurance Company
of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297
800.950.7372



CERTIFICATE OF READABILITY

Contract Form	Flesch Score
R91050-02	50

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.

A handwritten signature in black ink, appearing to read "Martin G. Kline".

Date: 01/20/2010

Martin G. Kline, Senior Director Actuary

Statement of Variability
Allianz Life Insurance Company of North America
Simple Income II Rider
Form: R91050-02
January 20, 2010

Page #	Variable	Minimum	Maximum	Current	Additional Comments
5	Names and Signatures of Company Officers	N/A	N/A	N/A	These names/signatures will change if the officers change. If officers' names change, we will prepare and submit all required filings at the time of any change.



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:
R91050-02 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
January 26, 2010