

SERFF Tracking Number: AMGN-125827123 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 40367  
Company Tracking Number: 08818  
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: 08818 HBW TERM RIDER  
Project Name/Number: /

## Filing at a Glance

Company: American General Life Insurance Company

Product Name: 08818 HBW TERM RIDER SERFF Tr Num: AMGN-125827123 State: ArkansasLH  
TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 40367  
Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: 08818 State Status: Approved-Closed  
Fixed/Indeterminate Premium  
Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Author: Luis Cardozo Disposition Date: 10/02/2008  
Date Submitted: 09/24/2008 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: EXEMPT  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 10/02/2008  
State Status Changed: 10/02/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Re: American General Life Insurance Company  
Form 08818 – Term Insurance Rider With Irrevocable Monthly Income Benefit At Death

Dear Sir or Madam:

American General Life Insurance Company submits the referenced form for approval. No part of this filing contains any

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unusual or possibly controversial items from normal company or industry standards. This rider will not be illustrated. This is a term rider that provides supplemental term insurance for the base policy insured and will be used with our approved term products.

Form 08818 – This rider pays a monthly income benefit to the beneficiary for the period elected by the policyholder at issue. The income benefits payable under this contract are irrevocable. This rider has no cash value.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size and color.

Should there be any further question or requirements please contact me at 800-247-8837 extension 2465 or by e-mail at luis\_cardozo@aigag.com.

Sincerely,  
Luis E. Cardozo  
Luis E. Cardozo  
Senior Policy Analyst

## Company and Contact

### Filing Contact Information

Luis Cardozo, luis\_cardozo@aigag.com  
2929 Allen Parkway (713) 831-2465 [Phone]  
Houston, TX 77019 (713) 342-7550[FAX]

### Filing Company Information

American General Life Insurance Company CoCode: 60488 State of Domicile: Texas  
2727-A Allen Parkway Group Code: 12 Company Type:  
Houston, TX 77019 Group Name: AIG State ID Number:  
(713) 831-3508 ext. [Phone] FEIN Number: 25-0598210  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	09/24/2008	22692390

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/02/2008	10/02/2008

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## Disposition

Disposition Date: 10/02/2008

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		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Term Insurance Rider With Irrevocable Monthly Income Benefit At Death		Yes

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## Form Schedule

Lead Form Number: 08818

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08818	Certificate	Term Insurance Amendmen Rider With t, Insert Irrevocable Monthly Page, Income Benefit At Endorseme Death nt or Rider	Initial		0	08818_HBW_ TERM_RIDE R.pdf

**AMERICAN GENERAL LIFE INSURANCE COMPANY**  
**TERM INSURANCE RIDER**  
**WITH IRREVOCABLE MONTHLY INCOME BENEFIT AT DEATH**

AMERICAN GENERAL LIFE INSURANCE COMPANY has issued this rider as a part of the policy to which it is attached.

**Benefits.** This rider provides supplemental term insurance coverage on the life of the Rider Insured. The terms and conditions of this supplemental term insurance coverage are the same as the terms and conditions of the policy to which this rider is attached except the death benefit payable under this rider will be paid as a monthly income benefit to the beneficiary. The settlement options described in the base policy are not available to the beneficiary. By electing this rider and paying the rider premium the Owner has made an irrevocable election to have the rider death benefit paid as a monthly income.

**Benefits Payable.** We will pay to the Beneficiary the Monthly Benefit shown on the Rider Specifications. The payment of benefits under this Rider is irrevocable and separate from any other payment options available under the Policy. The Monthly Benefit is fixed and is payable until the end of the selected Monthly Benefit Duration. The Monthly Benefit and Monthly Benefit Duration for this rider are shown on the Rider Specifications. However, if the payee is an estate, the proceeds payable upon the Rider Insured's death will be paid in a lump sum that is equal to the Conversion Face Amount shown on the Rider Specifications.

**Rider Insured.** The "Rider Insured" under this rider is also the Insured under the base policy and is named on the Rider Specifications.

**Owner.** The Owner of the Policy is the Owner of this rider.

**Consideration.** The consideration for this rider is the application for the Policy and this rider and payment of the premium shown on the Rider Specifications for this rider. The premium for this rider is payable with the premium for the policy until this rider terminates.

**Suicide.** If the Rider Insured dies by suicide, while sane or insane, within two years from this rider's Date of Issue, the amount payable will be limited to the premiums paid for this rider without interest. If the laws of the state in which the Policy and this rider are delivered require less than this two year period, the period will be as stated in such laws.

**Incontestability.** We will not contest Benefits Payable under this rider after this rider has been in force during the Rider Insured's lifetime for 2 years from this rider's Date of Issue.

We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the Rider Insured for two years from the date of reinstatement. If We contest a reinstatement, We will contest only statements made in the reinstatement application.

This provision will not apply to nonpayment of the premiums due for this rider or the Policy.

**Misstatement of Age or Gender (Age Incorrectly Stated if Issued on a Gender Neutral Basis).** If the: (1) age or gender of the Rider Insured (if this rider was issued on a Sex Distinct basis); or (2) age of the Rider Insured (if this rider was issued on a Gender Neutral basis) has been misstated, the amount payable will be that which the premiums paid for this rider would have purchased at the correct age or gender.

**Beneficiary.** The beneficiary or beneficiaries are as shown in the application unless changed or otherwise stated by the Owner. If any beneficiary dies before the Rider Insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the Rider Insured, the Owner or the estate of the Owner will be the beneficiary. However, if a trust is the Owner and no beneficiary survives the Rider Insured, the estate of the Rider Insured will be the beneficiary.

**Renewal Option.** This rider may be renewed without evidence of insurability on each expiry date for an additional renewal term period. Annual premiums are shown on the Rider Specifications.

The first premium for a new term period will be due at the end of the previous term period. This rider will renew if this premium is paid within the grace period. Premiums for the new term period will be due and payable at the intervals shown in the Policy.

No term period will extend beyond the Final Expiry Date shown on the Rider Specifications.

**Conversion Option.** This option is available when the base policy is converted by written request at any time during the period specified on the Rider Specifications. Upon conversion the Conversion Face Amount shown on the Rider Specifications will be added to the conversion face amount of the base policy. For purposes of the Conversion Option under the base policy, the face amount of the new policy may not exceed the Conversion Face Amount of this Rider plus the face amount of the base policy on the date of exchange.

**Termination.** This rider will terminate on the earliest of:

1. Immediately following payment of the last Monthly Benefit under this rider;
2. The Owner's written request to terminate this rider;
3. The end of the Grace Period of either (a) an unpaid premium for the Policy or (b) an unpaid premium for this rider;
4. The Final Expiry Date of this rider, if the Rider Insured is alive;
5. Upon termination of this policy to which this rider is attached.

**Policy Provisions Applicable.** This rider is subject to all the conditions and provisions of the policy to which it is attached, except as provided in this rider.

The effective date of this rider is this rider's Date of Issue.



President

**RIDER SPECIFICATIONS**

Rider Insured:	[John Doe]	Policy Number:	[123456 ]
This is a [Sex Distinct] Rider		Rider Date of Issue:	[October 1, 2008]
Underwriting Class:	[Non-Tobacco Standard]	Age At Issue:	[35]
Annual Rider Premium:	[\$263.98]	Years Payable:	[10 Years*]
Monthly Benefit:	[\$2,500.00]	Monthly Benefit Duration:	[120 Months]
Conversion Face Amount:	[\$272,389.00]		

**Expiry Dates.** The Initial Expiry Date is [October 1, 2018]. Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [October 1, 2068.]

Annual renewal premiums for this rider are shown in the Table of Premiums on page 4. Premiums payable other than annually are equal to a percentage of the annual premium. These percentages are shown in the policy.

\* This is the number of years that the level annual premium is payable. Premiums payable after the level premium paying period are shown in the Table of Premiums on page 4.

Coverage may be renewed without evidence of insurability on each expiry date for an additional renewal term period.

The first premium for a new term period will be due at the end of the previous term period. Coverage will renew if this premium is paid by the end of the grace period.

No term period will extend beyond the Final Expiry Date.

**Conversion Option.** This Rider may be exchanged for a new policy as specified in the Conversion Option provision. This option is available until the [tenth] Rider anniversary, provided the insured is age 70 or less on the date of exchange.

**RIDER SPECIFICATIONS**

**TABLE OF PREMIUMS**

<b>Rider Year</b>	<b>Maximum Annual Premium</b>	<b>Rider Year</b>	<b>Maximum Annual Premium</b>
1-10	\$236.98	36	\$18,865.66
11	\$1,792.32	37	\$20,938.54
12	\$1,947.58	38	\$23,185.75
13	\$2,113.74	39	\$25,844.27
14	\$2,282.62	40	\$28,829.65
15	\$2,473.29	41	\$31,831.38
16	\$2,661.24	42	\$34,775.90
17	\$2,854.64	43	\$38,183.49
18	\$3,124.30	44	\$42,146.75
19	\$3,413.03	45	\$46,698.37
20	\$3,780.76	46	\$50,342.93
21	\$4,235.65	47	\$55,752.58
22	\$4,687.81	48	\$61,298.42
23	\$5,169.94	49	\$67,438.07
24	\$5,676.59	50	\$74,149.73
25	\$6,248.60	51	\$77,361.20
26	\$6,820.62	52	\$84,917.27
27	\$7,520.66	53	\$93,083.49
28	\$8,373.24	54	\$101,726.40
29	\$9,321.15	55	\$110,715.23
30	\$10,361.68	56	\$119,954.67
31	\$11,511.16	57	\$128,480.44
32	\$12,747.81	58	\$137,692.64
33	\$14,087.96	59	\$147,978.05
34	\$15,526.17	60	\$161,063.62
35	\$17,095.13		

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*Company Tracking Number:*      *08818*  
*TOI:*                      *L041 Individual Life - Term*                      *Sub-TOI:*                      *L041.103 Renewable - Single Life -  
Fixed/Indeterminate Premium*

*Product Name:*              *08818 HBW TERM RIDER*  
*Project Name/Number:*      */*

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Certification/Notice **Review Status:** 09/22/2008  
**Comments:**  
**Attachment:**  
ARkCocRead.pdf

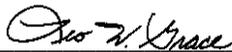
**Satisfied -Name:** Statement of Variability **Review Status:** 09/24/2008  
**Comments:**  
SOV-AGL 9=08818  
**Attachment:**  
SOV-AGL 08818.pdf

**AMERICAN GENERAL LIFE INSURANCE COMPANY**

**ARKANSAS CERTIFICATION OF COMPLIANCE**

		<b>Y/N</b>	<b>NA</b>
<b>Arkansas Code 23-79-138</b>	<b>Required Policy Information</b> (AGL Form L-4339)	Y	
<b>Rule and Regulation 49</b>	<b>Life And Disability Insurance Guaranty Fund Notices</b>	Y	
<b>Rule and Regulation 19</b>	<b>Unfair Sex Discrimination in the Sale of Insurance</b>	Y	
<b>Rule and Regulation 33</b>	<b>Variable Life Insurance</b>		N/A
	Licensing and approval to do business		N/A
	Qualification of Insurer to Issue Variable Life Insurance		N/A
	Article IV. Insurance Policy Requirements		N/A
	Article V. Reserve Liabilities for Variable Life Insurance		N/A
	Article VI. Separate Accounts		N/A
	Article VII. Information Furnished to Applicants		N/A
	Article VIII. Applications		N/A
	Article IX. Reports to Policyholders		N/A
	Article X. Foreign Companies		N/A
	Article XI. Qualifications of Agents for the Sale of Variable Life Insurance		N/A
Article XII. Separability Article		N/A	
Article XIII. Supersession of Conflicting Regulations		N/A	
<b>Rule and Regulation 34</b>	<b>Universal Life Insurance (Sections 1-12)</b>		N/A
	Valuation		N/A
	Nonforfeiture		N/A
	Mandatory Policy Provisions		N/A
	Disclosure Requirements		N/A
	Periodic Disclosure to Policyowner		N/A
	Interest Indexed Universal Life Policies		NA
Severability		N/A	
<b>Arkansas Bulletin 11-83</b>	<b>Guidelines for non-guaranteed costs on participating and non-participating life insurance</b>		N/A
	<b>Current and Guaranteed Cost Of Insurance Rates</b>		N/A
	<b>Minimum/Maximum Interest Rate Range</b> Minimum Rate: Maximum Rate:		N/A

I hereby certify that form 08818 is in compliance with those relevant Arkansas laws and regulations sited above.



\_\_\_\_\_  
Leo W. Grace  
Director, Product Development



American General Life Insurance Company

NAIC 012-60488

FEIN 25-0598210

**STATEMENT OF VARIABILITY**

**Form 08818 – Term Insurance Rider With Irrevocable Monthly Income Benefit At Death**

- Rider Insured – John Doe.
- Policy Number – This will be the same as the base policy number at issue.
- Sex Distinct or Unisex - The rider may be issued sex distinct or unisex.
- Rider Date of Issue is the same as the Date of Issue of the base policy,
- Underwriting class: There are 8 possible underwriting classes.
  1. Preferred Plus,
  2. Preferred Nontobacco,
  3. Standard Plus,
  4. Standard Nontobacco,
  5. Special Nontobacco,
  6. Preferred Tobacco,
  7. Standard Tobacco,
  8. Special Tobacco
- Age at Issue - This is provided by the applicant.
- Annual Rider Premium – This is based on the sex, underwriting class, insured's age, monthly benefit and monthly benefit duration.
- Years Payable – Same as the level premium period for the base policy.
- Monthly Benefit - This is determined by the applicant. The minimum is \$500.00 per month.
- Monthly Benefit Duration - This is selected by the applicant. Benefits for this rider are payable for 60, 120, 180, 240, 300, 360, 420 or 480 months.
- Maximum Annual Premiums are determined based on the insured's age, sex, underwriting class, monthly benefit, monthly benefit duration and the level term plan of insurance selected.
- Conversion Face Amount – is equal to the 'Monthly Benefit' multiplied by an annuity factor corresponding to the 'Monthly Benefit Duration' selected.
- The initial expiry date is at the end of the level premium period. Subsequent expiry dates will occur at the end of each one year renewable term period.
- The final expiry date is the policy anniversary nearest the insured's age 95.