

SERFF Tracking Number: AMGN-125547978 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 38512
Company Tracking Number: AGLC103029-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 4th Und Class
Project Name/Number: 4th Und Class/AGLC103029-2008

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 4th Und Class

SERFF Tr Num: AMGN-125547978 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 38512

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num: AGLC103029-2008

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Nancy Smith, Janice
Hoey

Disposition Date: 04/02/2008

Date Submitted: 03/25/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 4th Und Class

Status of Filing in Domicile: Authorized

Project Number: AGLC103029-2008

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: File and Use in our
domicile state of Texas.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/02/2008

State Status Changed: 04/02/2008

Deemer Date:

Corresponding Filing Tracking Number: AGLC103029-2008

Filing Description:

NAIC No.: 012-60488

FEIN No.: 25-0598210

Re: AGLC103029-2008 - Endorsement (Adds Standard Plus and amends Preferred premium classes)

SERFF Tracking Number: AMGN-125547978 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 38512
Company Tracking Number: AGLC103029-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 4th Und Class
Project Name/Number: 4th Und Class/AGLC103029-2008

The referenced endorsement is being submitted for your review and approval. It is new and will not replace any form previously approved by your Department.

No part of this filing contains any unusual or possibly controversial items from normal industry standards.

The submitted endorsement adds a new Standard Preferred premium class and amends our existing Preferred premium class. This endorsement was written such that it can be attached to single life or second-to-die as well as fixed or variable life insurance policies, approved by your department, where the company chooses to make Standard Plus available. The endorsement will be attached to new issues only and will not be available to in-force policyowners.

The submitted form has been written in simplified language. The Flesch readability score is 57.3 (131 words, 6 sentences and 197 syllables).

Unless otherwise informed, we reserve the right to alter the layout of the enclosed form, including sequential ordering of the questions, provisions, and type font, size (but not less than 10 point) and color.

If you have any questions, or need additional information, please don't hesitate to call me at 800-247-8837, extension 3194 or you may e-mail me at Nancy_M_Smith@aigag.com.

Company and Contact

Filing Contact Information

Nancy Smith, Manager nancy_m_smith@aigag.com
2929 Allen Parkway (713) 831-3194 [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

SERFF Tracking Number: AMGN-125547978 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 38512
Company Tracking Number: AGLC103029-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 4th Und Class
Project Name/Number: 4th Und Class/AGLC103029-2008

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$100.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$100.00	03/25/2008	18935821

SERFF Tracking Number: AMGN-125547978 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 38512
Company Tracking Number: AGLC103029-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 4th Und Class
Project Name/Number: 4th Und Class/AGLC103029-2008

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/02/2008	04/02/2008

SERFF Tracking Number: AMGN-125547978 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 38512
 Company Tracking Number: AGLC103029-2008
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 4th Und Class
 Project Name/Number: 4th Und Class/AGLC103029-2008

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Endorsement (Adds Standard Plus and amends Preferred premium classes)		Yes

SERFF Tracking Number: AMGN-125547978 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 38512
 Company Tracking Number: AGLC103029-2008
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 4th Und Class
 Project Name/Number: 4th Und Class/AGLC103029-2008

Form Schedule

Lead Form Number: AGLC103029-2008

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLC103029-2008	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement (Adds Standard Plus and amends Preferred premium classes)	Initial		57	AGLC103029_2008_PREMIUM_CLASS_ENDORSEMENT.pdf

AMERICAN GENERAL LIFE INSURANCE COMPANY

ENDORSEMENT

This endorsement has been added to and made a part of the policy to which it is attached.

The following Premium Class definition is hereby added to the policy:

Standard Plus. The term "Standard Plus" means the cost of insurance is based on the Insured* being a better than average mortality risk and a non-user of tobacco and other products that contain nicotine.

The following Premium Class definition is hereby amended as follows:

Preferred. The term "Preferred" means the cost of insurance is based on the Insured* being a significantly better than average mortality risk.

*Contingent Insured if this endorsement is attached to a Joint and Last Survivor policy

The effective date of this endorsement is the Date of Issue of the policy.



President

SERFF Tracking Number: AMGN-125547978 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 38512
Company Tracking Number: AGLC103029-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 4th Und Class
Project Name/Number: 4th Und Class/AGLC103029-2008

Supporting Document Schedules

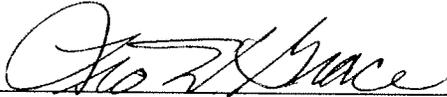
Satisfied -Name: Certification/Notice	Review Status:	03/15/2008
Comments:		
Attachments:		
AR Certificate of Compliance with AR Rule and Reg 19.PDF		
AR Flesch Certification.PDF		
Bypassed -Name: Application	Review Status:	03/15/2008
Bypass Reason: Not applicable		
Comments:		
Bypassed -Name: Health - Actuarial Justification	Review Status:	03/15/2008
Bypass Reason: Not applicable		
Comments:		
Bypassed -Name: Outline of Coverage	Review Status:	03/15/2008
Bypass Reason: Not applicable		
Comments:		

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: American General Life Insurance Company

Form Number(s): AGLC103029-2008 - Endorsement (Adds Standard Plus and amends Preferred premium classes)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Leo W. Grace, FLMI

Name

Vice President

Title

March 19, 2008

Date

AMERICAN GENERAL LIFE INSURANCE COMPANY

CERTIFICATION

This is to certify that the attached Form No(s). AGLC103029-2008 have (has) achieved Flesch Reading Score of 57.3 and comply (ies) with the requirements of Arkansas Stat. Ann. §66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Leo W. Grace, FLMI
Vice President

March 19, 2008

Date