

SERFF Tracking Number: FRCS-125659804 State: Arkansas
Filing Company: AIG Life Insurance Company State Tracking Number: 39187
Company Tracking Number: 4987
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.001 Fixed Premium
Variable
Product Name: IRA Endorsements- Filing
Project Name/Number: AIGLIFE-DE/69/69

Filing at a Glance

Company: AIG Life Insurance Company

Product Name: IRA Endorsements- Filing

TOI: A02I Individual Annuities- Deferred Non-
Variable

Sub-TOI: A02I.001 Fixed Premium

Filing Type: Form

SERFF Tr Num: FRCS-125659804 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39187

Co Tr Num: 4987

Co Status: None

Author: Johnna Kemp

Date Submitted: 06/02/2008

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/05/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: AIGLIFE-DE/69

Project Number: 69

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/05/2008

State Status Changed: 06/05/2008

Corresponding Filing Tracking Number:

Filing Description:

We have been retained by AIG Life Insurance Company to file the above-referenced forms for approval in your state.

Our fee of \$100.00 has been sent by EFT on this same date.

Because the endorsements incorporate language prescribed by Internal Revenue Service, the Company believes that

<i>SERFF Tracking Number:</i>	<i>FRCS-125659804</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39187</i>
<i>Company Tracking Number:</i>	<i>4987</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.001 Fixed Premium</i>
<i>Product Name:</i>	<i>IRA Endorsements- Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/69/69</i>		

state readability requirements and form language checklists do not apply.

These forms are new forms to be in compliance with required language from the Internal Revenue Service for Individual Retirement Accounts.

These endorsements will be used if the owner wishes the annuity to qualify for federal tax treatment as an Individual Retirement Annuity or as a Roth Individual Retirement Annuity (Roth IRA). They will be added to annuity forms previously approved by your

Department as well as with other annuities that are approved in the future.

Your prompt attention to this matter is appreciated so that the endorsements may be sent to new and existing IRA owners. As to existing owners, an endorsement will not be effective until accepted by the owner.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Johnna Kemp, Technician	johnna.kemp@firstconsulting.com
1020 Central, Suite 201	(800) 927-2730 [Phone]
Kansas City, MO 64105	(816) 391-2755[FAX]

Filing Company Information

AIG Life Insurance Company	CoCode: 66842	State of Domicile: Delaware
One Alico Plaza	Group Code: 12	Company Type:
Wilmington, DE 19801	Group Name:	State ID Number:
(732) 922-7793 ext. [Phone]	FEIN Number: 25-1118523	

SERFF Tracking Number: FRCS-125659804 State: Arkansas
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Variable
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: 50.00 per form we are filing two forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Life Insurance Company	\$100.00	06/02/2008	20623334

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/05/2008	06/05/2008

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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	Authorization		Yes
Form	Individual Retirement Annuity Endorsement		Yes
Form	Roth Individual Retirement Annuity (IRA) Endorsement		Yes

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Form Schedule

Lead Form Number: AIG 100597-2008

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AIG 100597-2008	Policy/Cont	Individual Retirement Initial ract/Fratern Annuity Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	Rev AIG Traditional IRA Endorsement 2008.pdf
	AIG 0404R-2008	Policy/Cont	Roth Individual Retirement Annuity (IRA) Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	Rev AIG Roth IRA Endorsement 2008.pdf

AIG LIFE INSURANCE COMPANY
A Stock Company

Home Office:
600 King Street
Wilmington, DE 19801

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This Endorsement becomes part of and modifies the annuity to which it is attached in order to qualify the annuity as an Individual Retirement Annuity (IRA) under Section 408(b) of the Internal Revenue Code of 1986, as amended (“Code”) and the regulations thereunder, and incorporates the requirements of the Economic Growth and Tax Relief Reconciliation Act of 2001 (“EGTRRA”) and the final regulations issued under Code Section 401(a)(9) and related sections. The Endorsement may be amended from time to time to comply with changes in the Code. The following provisions replace any contrary annuity provisions:

1. This annuity is established for the exclusive benefit of the Owner and the Owner’s Beneficiaries.
2. (a) Except in the case of (i) a rollover contribution (as permitted by Code §§ 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)), or (ii) a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in Code § 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed:
 - (1) \$3,000 for any taxable year beginning in 2002 through 2004;
 - (2) \$4,000 for any taxable year beginning in 2005 through 2007; and
 - (3) \$5,000 for any taxable year beginning in 2008 and years thereafter.

After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219(b)(5)(D). Such adjustments will be in multiples of \$500.

(b) In the case of an individual who is age 50 or older, the annual cash contribution limit is increased by:

- (1) \$500 for any taxable year beginning in 2002 through 2005; and
- (2) \$1,000 for any taxable year beginning in 2006 and years thereafter.

(c) In addition to the amounts described in paragraphs (a) and (b) above, an individual may make a repayment of a qualified reservist distribution described in §72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008, if later.

(d) In addition to the amounts described in paragraphs (a) and (c) above, an individual who was a participant in a §401(k) plan of a certain employer in bankruptcy described in §219(b)(5)(C) may contribute up to \$3,000 for taxable years beginning after 2006 and before

2010 only. An individual who makes contributions under this paragraph (d) may not also make contributions under paragraph (b).

(e) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the Owner first participated in that employer's SIMPLE IRA plan.

3. (a) Notwithstanding any provision of this IRA to the contrary, the distribution of the Owner's interest in the IRA shall be made in accordance with the requirements of Code § 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 4(c) below) must satisfy the requirements of Code § 408(a)(6) and the regulations thereunder, rather than paragraphs (b), (c) and (d) below and section 4.

(b) The entire interest of the Owner for whose benefit the annuity is maintained will commence to be distributed no later than the first day of April following the calendar year in which such Owner attains age 70½ (the "required beginning date") over (a) the life of such individual or the lives of such individual and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of such individual or the joint and last survivor expectancy of such individual and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of § 1.401(a)(9)-6T of the Temporary Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of § 1.401(a)(9)-6T.

(c) The distribution periods described in paragraph (b) above cannot exceed the periods specified in § 1.401(a)(9)-6T of the Temporary Income Tax Regulations.

(d) The first required payment can be made as late as April 1 of the year following the year the individual attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

4. (a) Death On or After Required Distributions Commence. If the Owner dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the annuity option chosen.

(b) Death Before Required Distributions Commence. If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with paragraph (b)(3) below.

(2) If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have attained age 70½, if later), over such spouse's life, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the annuity option chosen.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraphs (a) and (b) above, required distributions are considered to commence on the Owner's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b)(2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of

§ 1.401(a)(9)-6T of the Temporary Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

5. The Owner's (and the Owner's designated Beneficiary's if applicable) interest in the annuity policy is nonforfeitable.
6. The Owner's account is nontransferable and may not be assigned, sold, or discounted or pledged as collateral or as a security for the performance or an obligation, or for any other purpose.
7. Unless this annuity is a single premium annuity, premium payments may be made at any time before an Income Plan begins. We require no payment beyond the first.
8. Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.
9. We will send you a statement showing your annuity value, your withdrawal value, the activity in your annuity at least once each policy year until you start an income plan, and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.
10. In the absence of federal legislative action, one or more of the provisions of the Code that are reflected in this Endorsement will automatically expire on January 1, 2011. In the event of such automatic expiration, such provisions shall cease to apply under this Endorsement.

Except as Applicable Laws otherwise require, the provisions of this Endorsement shall be effective as of January 1, 2002, or the annuity Date of Issue, whichever is later. All other terms and conditions of the annuity remain unchanged.

AIG LIFE INSURANCE COMPANY



Elizabeth M. Tuck
Secretary

**AIG LIFE INSURANCE COMPANY
ROTH INDIVIDUAL RETIREMENT ANNUITY (IRA) ENDORSEMENT**

This Endorsement applies only if the application or enrollment states that this Annuity was applied for as a Roth Individual Retirement Annuity qualifying under Section 408A of the Internal Revenue Code of 1986, as amended, (the "Code") and is intended to become a part of and modify the Contract or Certificate to which it is attached (hereinafter "Contract"). The provisions of this Endorsement replace any conflicting or contrary Contract provisions.

(1) Exclusive Benefit:

The contract is established for the exclusive benefit of the individual Contract owner/Certificate owner and his or her beneficiaries.

(2) Maximum permissible annual contribution and restrictions on kinds of contributions, Code §§ 219(b), 219(f)(1), 408(d)(3)(G), 408(p)(1)(B), 408(p)(2)(A)(iv), 408A(c), 408A(d)(6) and 408A(e) and Regulations §§ 1.219-1(c)(1) and 1.408A-3, -4 and -5:

(a) Maximum Permissible Amount. Except in the case of a qualified rollover contribution or a recharacterization (as defined in (f) below), no contribution will be accepted unless it is in cash and the total of such contributions to all the individual's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in (b) below), or the individual's compensation (as defined in (h) below), if less, for that taxable year. The contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the individual's compensation is referred to as a "regular contribution." However, notwithstanding the dollar limits on contributions, an individual may make a repayment of a qualified reservist distribution described in IRC § 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008, if later. A "qualified rollover contribution" is a rollover contribution of a distribution from an IRA that meets the requirements of § 408(d)(3) of the Internal Revenue Code, except the one-rollover-per-year rule of § 408(d)(3)(B) does not apply if the rollover contribution is from an IRA other than a Roth IRA (a "nonRoth IRA"). For taxable years beginning after 2005, a qualified rollover contribution includes a rollover from a designated Roth account described in § 402A; and for taxable years beginning after 2007, a qualified rollover contribution also includes a rollover from an eligible retirement plan described in § 402(c)(8)(B). Contributions may be limited under (c) through (e) below.

(b) Applicable Amount. The applicable amount is determined under (i), (ii), or (iii) below:

- (i) If the individual is under age 50, the applicable amount is \$3,000 for any taxable year beginning in 2002 through 2004, \$4,000 for any taxable year beginning in 2005 through 2007 and \$5,000 for any taxable year beginning in 2008 and years thereafter.

- (ii) If the individual is 50 or older, the applicable amount is \$3,500 for any taxable year beginning in 2002 through 2004, \$4,500 for any taxable year beginning in 2005, \$5,000 for any taxable year beginning in 2006 through 2007 and \$6,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the limits in paragraph (b)(i) and (ii) above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219(b)(5)(C). Such adjustments will be in multiples of \$500.
- (iii) If the individual was a participant in a §401(k) plan of a certain employer in bankruptcy described in § 219(b)(5)(C), then the applicable amount under paragraph (i) above is increased by \$,3000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph (iii) may not also make contributions under paragraph (ii).

(c) Regular Contribution Limit. If (i) and/or (ii) below apply, the maximum regular contribution that can be made to all the individual's Roth IRAs for a taxable year is the smaller amount determined under (i) or (ii).

- (i) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income ("modified AGI," defined in (g) below) in accordance with the following table:

Filing Status	Full Contribution	Phase-Out Range	No Contribution
	Modified Adjusted Gross Income		
Single or Head of Household	\$101,000 or less	Between \$101,000 - \$116,000	\$116,000 or more
Joint Return or Qualifying Widow(er)	\$159,000 or less	Between \$159,000- \$169,000	\$169,000 or more
Married Separate	\$0	Between \$0 - \$10,000	\$10,000 or more

If the individual's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under §408A(c)(3). Such adjustments will be in multiples of \$1,000.

- (ii) If the individual makes regular contributions to both Roth and nonRoth IRAs for taxable year, the maximum regular contribution that can be made to all the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's nonRoth IRAs for the taxable year.

(d) Qualified Rollover Contribution Limit. A rollover from a nonRoth IRA cannot be made to this IRA if, for the year the amount is distributed from the nonRoth IRA,

- (i) the individual is married and files a separate return, the individual is not married and has modified AGI in excess of \$100,000 or
- (ii) the individual is married and together the individual and the individual's spouse have modified AGI in excess of \$100,000.

For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year. For taxable years beginning after 2009, the limits in this paragraph (d) do not apply to qualified rollover contributions.

(e) SIMPLE IRA Limits. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

(f) Recharacterization. A regular contribution to a nonRoth IRA may be recharacterized pursuant to the rules in § 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in (c) above.

(g) Modified AGI. For purposes of (c) and (d) above, an individual's modified AGI for a taxable year is defined in § 408A(c)(3)(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from a nonRoth IRA (a "conversion").

(h) Compensation. For purposes of (a) above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in § 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401(c)(2) shall be applied as if the term trade or business for purposes of § 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under § 71 with respect to a divorce or separation instrument described in subparagraph (A) of § 71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRA or a deductible contribution to a nonRoth IRA.

(3) Distributions before death are not required, Code § 408A(c)(5):

No amount is required to be distributed prior to the death of the individual for whose benefit the contract was originally established.

(4) Distribution upon death, Code §§ 408(a)(6) and 408A(c)(5) and Regulations §§ 1.408-8 and 1.408A-6:

(a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Code § 408(b)(3), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 4(c) must satisfy the requirements of Code § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, rather than the distribution rules in paragraphs (b), (c), (d) and (e) below.

(b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:

(i) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(iii) below.

(ii) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life, or, if elected, in accordance with paragraph iii (b) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(iii) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

(iii) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(i) or (b)(ii) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(ii) above).

(iv) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the

number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(i) or (ii) and reduced by 1 for each subsequent year.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraph (b)(ii) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6T of the Temporary Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(5) Participant's interest must be nonforfeitable, Code § 408(b)(4):

The interest of the individual is nonforfeitable.

(6) Contract is nontransferable by the owner, Code § 408(b)(1):

This contract is nontransferable by the individual.

(7) Application of refund premiums, Code § 408(b)(2):

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

(8) Contract may not require fixed premiums:

If the premium payments are interrupted, the contract will be reinstated at any date prior to maturity upon payment of a premium to the insurance company, and the minimum premium amount for reinstatement shall be an amount not to exceed \$50, however, the insurance company may at its option either accept additional future payments or terminate the contract by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than \$20 per month.

(9) Annual reports by issuers, §§ 408(i) and 408A(d)(3)(D) and Regulations §§ 1.408-5 and 1.408-8:

The issuer of a Roth individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

Executed for the Company on the Contract Date.

A handwritten signature in black ink, reading "Matthew E. Winters". The signature is written in a cursive style with a prominent initial "M" and a long, sweeping underline.

President

<i>SERFF Tracking Number:</i>	<i>FRCS-125659804</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39187</i>
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<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.001 Fixed Premium</i>
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Supporting Document Schedules

Satisfied -Name:	Certification/Notice	Review Status:	05/20/2008
Comments:			
Attachment:			
AR COC.pdf			
Bypassed -Name:	Application	Review Status:	05/20/2008
Bypass Reason:	N/A for this filing.		
Comments:			
Bypassed -Name:	Life & Annuity - Acturial Memo	Review Status:	05/20/2008
Bypass Reason:	N/A for this filing.		
Comments:			
Satisfied -Name:	Authorization	Review Status:	05/30/2008
Comments:			
Attachment:			
AIGLife AUTHO - signed.pdf			

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: AIG Life Insurance Company

Form Title(s): Individual Retirement Annuity Endorsement, Roth Individual Retirement Annuity (IRA) Endorsement

Form Number(s): AIG 100597-2008, AIG 0404R-2008

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Kathleen Toth
Associate General Counsel

June 2, 2008

Date

June 2, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

AIG Life Insurance Company

By:

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

Title: Associate General Counsel