

SERFF Tracking Number: AMGN-125731525 State: Arkansas  
 Filing Company: American General Life and Accident Insurance Company State Tracking Number: 39687  
 Company Tracking Number: AGLA 08MGP  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Monthly Guarantee Premium Rider  
 Project Name/Number: Monthly Guarantee Premium Rider/AGLA 08MGP

## Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: Monthly Guarantee Premium Rider SERFF Tr Num: AMGN-125731525 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 39687  
 Adjustable Life

Sub-TOI: L09I.001 Single Life Co Tr Num: AGLA 08MGP State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Hyacinth Prince Disposition Date: 07/24/2008

Date Submitted: 07/21/2008 Disposition Status: Approved

Implementation Date Requested: Implementation Date:

State Filing Description:

## General Information

Project Name: Monthly Guarantee Premium Rider

Project Number: AGLA 08MGP

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted to our domicile state of Tennessee

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/24/2008

State Status Changed: 07/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The referenced form are being submitted for your consideration and approval. It is new and do not replace any form previously approved by your department. The referenced form has been submitted to our domicile state of Tennessee.

AGLA 08MGP is an optional, nonparticipating Monthly Guarantee Benefit. It will be used with individual universal life

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policies.

The rider provides a Monthly Guarantee Premium Benefit. The policy to which the rider is attached will not terminate on any monthly Deduction Day during the Monthly Guarantee Premium Period (as defined in the rider), if on such monthly Deduction Day, the Loan Balance does not exceed the Cash Value and the following condition is met:

- (a) the sum of premium paid from the Date of Issue, minus surrenders, accumulated with interest, equal or exceeds;
- (b) the sum of Monthly Guarantee Premium from the Date of Issue, including the current month, accumulated with interest.

The Flesch readability score for rider AGLA 08MGP is 51.0.

If I may provide any additional information, please contact me as shown below.

## Company and Contact

### Filing Contact Information

Kathryn Mitchell, Manager kathryn\_mitchell@aigag.com  
 American General Center (615) 749-1139 [Phone]  
 Nashville, TN 37250-0001 (615) 749-2521[FAX]

### Filing Company Information

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee  
 Company  
 American General Center Group Code: 12 Company Type:  
 Nashville, TN 37250-0001 Group Name: AIG State ID Number:  
 (615) 749-1139 ext. [Phone] FEIN Number: 62-0306330  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$20.00

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Retaliatory? No  
Fee Explanation: 1 x 20.00 = \$20.00  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life and Accident Insurance Company	\$20.00	07/21/2008	21513742

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/24/2008	07/24/2008

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## Disposition

Disposition Date: 07/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Supporting Document</b>	Actuarial Memorandum		No
<b>Form</b>	Monthly Guarantee Premium Rider		Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA 08MGP	Certificate Amendmen	Monthly Guarantee Premium Rider	Initial		51	AGLA 08MGP.pdf
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

## MONTHLY GUARANTEE PREMIUM RIDER

Provides a Monthly Guarantee Premium during Monthly Guarantee Premium Period

### MONTHLY GUARANTEE PREMIUM BENEFIT

The Monthly Guarantee Premium for the Initial Specified Amount and any benefit riders in force on the Date of Issue, is shown on the Policy Schedule. The Monthly Guarantee Premium Period begins on the Date of Issue of the Policy to which this rider is attached, and continues to the Monthly Guarantee Premium Period Expiry Date shown on the Policy Schedule.

The Policy will NOT terminate on any monthly Deduction Day during the Monthly Guarantee Premium Period, if, on such monthly Deduction Day, (a) the Loan Balance does not exceed the Cash Value AND (b) the sum of premium paid from the Date of Issue, minus surrenders, accumulated with interest, equals or exceeds the sum of Monthly Guarantee Premiums from the Date of Issue, including the current month, accumulated with interest. Interest will accumulate at the annual effective Monthly Guarantee Premium Interest Rate shown on the Policy Schedule.

During the Monthly Guarantee Premium Period, and while this rider is in force, the Monthly Guarantee Premium will be recalculated if:

- (a) the Specified Amount is increased or decreased; or
- (b) a benefit rider is increased, decreased, added or removed; or
- (c) there is a change in Death Benefit Option; or
- (d) there is a change in Premium Class; or
- (e) there is a change in any rider premium or rider or Policy cost of insurance, as the case may be, where We have the right to increase or decrease such premium or cost of insurance.

These changes will not affect the Monthly Guarantee Premium Period then in effect, if any.

### OVERLOAN PROTECTION

On or after the Overloan Protection Start Date shown on the Policy Schedule and while this rider is in force, the Policy will not enter the Grace Period when the Loan Balance exceeds the Cash Value if ALL of the following conditions are met:

- (a) a Policy Loan is taken on or after the Overloan Protection Start Date shown on the Policy Schedule; and
- (b) this provision has not been in effect prior to the date the Policy Loan is taken; and

- (c) on the date the Policy Loan is taken, the Policy Loan does not exceed the Cash Value multiplied by the Overloan Protection Percentage shown on the Policy Schedule; and
- (d) on the date the Policy Loan is taken, there are no other Policy Loans in effect.

Once this provision is in effect, it will stay in effect until the earliest date on which one of the following occurs:

- (a) a new Policy Loan is taken on the Policy (excluding loan interest on any existing Policy Loan); or
- (b) the Specified Amount is increased or decreased; or
- (c) the Owner elects to increase, decrease, add or remove a benefit rider; or
- (d) the Death Benefit Option is changed; or
- (e) a Partial Surrender is taken.

### MONTHLY GUARANTEE PREMIUM GRACE PERIOD

If the Policy does NOT meet the Monthly Guarantee Premium requirements on a monthly Deduction Day, the guarantee will remain in force during the 61-day period that follows. This 61-day period is called the Monthly Guarantee Premium Grace Period. If the amount required to keep the guarantee in force is not paid by the end of the Monthly Guarantee Premium Grace Period, this rider will terminate and cannot be reinstated unless the requirements of the Reinstatement provision of this rider are satisfied. We will give You at least 31 days notice, prior to the end of the Monthly Guarantee Premium Grace Period, that the rider is in such Grace Period. Such notice will include the amount of premium required to prevent this rider from terminating. The notice will be sent to You at Your last known address, and to the assignee of record, if any.

### MONTHLY COST OF INSURANCE

The Guaranteed Monthly Cost of Insurance for this rider is shown on the Policy Schedule. We may use a Monthly Cost of Insurance for this rider that is lower than the guaranteed charge shown.

The Monthly Cost of Insurance for this rider will be calculated based on the Policy's Specified Amount. The Monthly Cost of Insurance for this rider will be recalculated if the Policy's Specified Amount is increased or decreased.

**PREMIUM**

Solely for the purpose of determining if the Policy meets the Monthly Guarantee Premium requirements:

- (a) any money received during the first Policy Year from an external rollover that qualifies under Section 1035 of the Internal Revenue Code, as amended and in effect on the Effective Date of this rider, will be credited as of the Date of Issue of the Policy; and
- (b) any premium received within the first 28-day period following the Date of Issue of the Policy, regardless of the source of the money, will be credited as of the Date of Issue of the Policy; and
- (c) any premium received within the 28-day period following a monthly Deduction Day, will be credited as if the premium was received on the monthly Deduction Day.

**EFFECTIVE DATE**

The Effective Date of this rider is the Date of Issue of the Policy, unless a later Effective Date for this rider is shown on the Policy Schedule.

**REINSTATEMENT**

If the Policy reaches the end of the Grace Period and terminates, this rider will terminate at the same time. The rider may be reinstated with the Policy during the Monthly Guarantee Premium Period if:

- (a) the Policy is being reinstated with no change to the Specified Amount, Death Benefit Option, Premium Class, and benefit riders; and

- (b) sufficient premium is paid so that the Monthly Guarantee Premium requirements are satisfied on the effective date of reinstatement.

The Monthly Guarantee Premium upon reinstatement will be the same as it was when the Policy lapsed.

**TERMINATION**

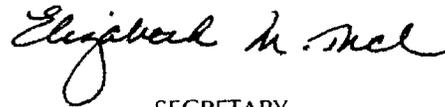
This rider will terminate on the earliest of the following:

- (a) termination of the Policy to which this rider is attached; or
- (b) failure to pay the required Monthly Guarantee Premium before the end of the Monthly Guarantee Premium Grace Period; or
- (c) expiry of the Monthly Guarantee Premium Period; or
- (d) the end of the Policy Month in which We receive Your written request for termination of this rider.

**GENERAL**

This rider is a part of the Policy to which it is attached. Its benefits are subject to all of the terms of this rider and the Policy. This rider has no Cash or Loan Value.

**AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY**



SECRETARY

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## Rate Information

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

07/11/2008

### Comments:

### Attachments:

ARCERT1.pdf

ARCERT5.pdf

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

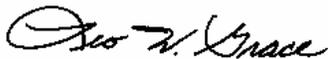
Subject: AGLA 08MGP Monthly Guarantee Premium Rider

This is to certify that, to the best of my knowledge and belief, the above form complies with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act; the Flesch score is as follows:

Form Number  
AGLA 08MGP

Flesch Score  
51.0

Leo W. Grace



Vice President

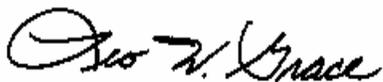
DATE July 21, 2008

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 08MGP Monthly Guarantee Premium Rider

This is to certify that the above form, to the best of my knowledge and belief, meets the provision of Arkansas Rule and Regulation 19 as well as all applicable requirements of the State of Arkansas Department of Insurance.

A handwritten signature in black ink that reads "Leo W. Grace". The signature is written in a cursive style with a large initial 'L'.

Leo W. Grace  
Director

DATE: July 21, 2008