

SERFF Tracking Number: AGNN-125758529 State: Arkansas
Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 39826
Company Tracking Number: VR342-08
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: VR342-08
Project Name/Number: Terminal Illness Rider/VR342-08

Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: VR342-08

SERFF Tr Num: AGNN-125758529 State: ArkansasLH

TOI: A021 Individual Annuities- Deferred Non-
Variable

SERFF Status: Closed

State Tr Num: 39826

Sub-TOI: A021.002 Flexible Premium

Co Tr Num: VR342-08

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Natalie Prevost

Disposition Date: 08/06/2008

Date Submitted: 08/04/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Terminal Illness Rider

Status of Filing in Domicile: Not Filed

Project Number: VR342-08

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Simultaneously
filed in Texas

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/06/2008

State Status Changed: 08/06/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

August 1, 2008

VIA SERFF

SERFF Tracking Number: AGNN-125758529 State: Arkansas
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 Variable
 Product Name: VR342-08
 Project Name/Number: Terminal Illness Rider/VR342-08

Company and Contact

Filing Contact Information

Natalie Prevost, natalie.prevost@aigretirement.com
 2919 Allen Parkway (713) 831-8705 [Phone]
 Houston, TX 77019 (713) 831-6932[FAX]

Filing Company Information

The Variable Annuity Life Insurance Company CoCode: 70238 State of Domicile: Texas
 2929 Allen Parkway, L10-30 Group Code: 11 Company Type:
 Houston, TX 77019 Group Name: State ID Number:
 (713) 831-1305 ext. [Phone] FEIN Number: 74-1625348

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Fee for filing in Texas
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	08/04/2008	21756210

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/06/2008	08/06/2008

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Disposition

Disposition Date: 08/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: VR342-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	VR342-08	Policy/Cont	Terminal Illness ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		45	VR342-08(TIR).pdf

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

TERMINAL ILLNESS RIDER

WAIVER OF WITHDRAWAL CHARGES FOR TERMINAL ILLNESS

This rider is part of the annuity policy to which it is attached. This rider is effective on the annuity's Policy Date. In case of conflict between the provisions of the policy and those of this rider, the rider will prevail.

DEFINITIONS

The "**Owner**" is the primary owner and any joint owner, collectively. If the Owner is a non-natural person, the Annuitant shall be treated as the Owner for purposes of this rider.

"**Terminal illness**" means any disease or medical condition which a qualified physician expects will result in death within one year.

A "**qualified physician**" is a person who is:

- licensed to practice medicine;
- specially trained to diagnose and treat the condition causing the terminal illness; and
- not a resident of the Owner's household or related to the Owner by blood or marriage.

"**Notice**" is written documentation supported by clinical, radiological or laboratory evidence of the Owner's terminal illness, signed by a qualified physician.

RIDER BENEFIT

If the Company receives notice of the Owner's terminal illness, the Owner may take one free partial or full withdrawal of the annuity value. This benefit is in addition to any free withdrawal provisions in the attached annuity policy.

LIMITATIONS

The Company may require an additional examination and opinion by a qualified physician, at no expense to the Owner.

TERMINATION

This rider will terminate on the earliest of:

- the date the annuity policy terminates;
- the date income payments begin under an income plan option;
- the date of a withdrawal taken according to the provisions of this rider; or
- the date of the Owner's death, unless the Owner's spouse continues the annuity under the provisions of the Internal Revenue Code §72(s)(3).

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

Katherine Stoner

SECRETARY

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Certification/Notice **Review Status:** 08/01/2008
Comments:
Attachment:
Flesch-Ark.pdf

Bypassed -Name: Application **Review Status:** 08/01/2008
Bypass Reason: N/A
Comments:

Bypassed -Name: Life & Annuity - Acturial Memo **Review Status:** 08/01/2008
Bypass Reason: N/A
Comments:

CERTIFICATION

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY, NAIC #70238, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of Ark. Stat. Ann. s 23-80-206 and s 23-80-207 as cited in the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesh Score</u>
VR342-08	Terminal Illness Rider	45.0

Lauren Cole

Lauren Cole
Legal Analyst

August 4, 2008

Date