

SERFF Tracking Number: AMGN-126360729 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 43914
Company Tracking Number: 07007-510 REV 0108
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 07007-510 Rev 0108
Project Name/Number: /07007-510 Rev 0108

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 07007-510 Rev 0108

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
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Filing Type: Form

SERFF Tr Num: AMGN-126360729 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 43914
Closed

Co Tr Num: 07007-510 REV 0108 State Status: Filed-Closed

Author: Luis Cardozo

Date Submitted: 10/27/2009

Reviewer(s): Linda Bird

Disposition Date: 10/28/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number: 07007-510 Rev 0108

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/28/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Exempt

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/28/2009

Created By: Luis Cardozo

Corresponding Filing Tracking Number: 07007-
510 Rev 0108

Deemer Date:

Submitted By: Luis Cardozo

Filing Description:

Re: Premium Rate Change (10-09)

07007-510 Rev 0108 Policy Schedule

Dear Sir or Madam:

Enclosed please find revised premium rates for the Form 07007 (approved on 3-13-07) which features 17 level death

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benefit term plans with fully guaranteed level premiums for the first 10, 15 through 30 years, with coverage to expire at age 95. The level premium rates have changed.

We are only sending revised specification pages for the 10 year term plan with combined actuarial memorandum . If the department requires we can provide all 17 sets of specification pages with actuarial memorandum.

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@aglife.com
 2929 Allen Parkway 713-831-2465 [Phone]
 Mail Stop A38-40 713-342-7550 [FAX]
 Houston, TX 77019

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

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	10/27/2009	31592514

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	10/28/2009	10/28/2009

SERFF Tracking Number: *AMGN-126360729* *State:* *Arkansas*
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Disposition

Disposition Date: 10/28/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	policy schedule		Yes

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Form Schedule

Lead Form Number: 07007-510 Rev 0108

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	07007-510 Rev 0108	Schedule Pages	policy schedule	Initial			07007_SELE CT_A_TERM _10Y_AR_CT _MS_NC.pdf

POLICY SPECIFICATIONS

Insured	[John Doe]	Policy Number	[123456]
Face Amount	[\$100,000]	Date of Issue	[October 1, 2009]
Sex	[Male]	Age at Issue	[35]
Underwriting Class	[Standard Non-Tobacco]		

SCHEDULE OF BENEFITS AND PREMIUMS

Benefits	Benefit Amounts	Annual Premium	Level Premium Period
Life Insurance	[\$100,000]	[\$98.00]	10 Years*
Policy Fee		[\$64.00]	
Total Initial Annual Premium		[\$162.00]	

Premiums payable other than annually are equal to a percentage of the annual premium and include additional premium charges. These percentages are shown on page 4. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$162.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the [tenth] policy anniversary and any later policy anniversary We have a right to change the premium. See the Right To Change Premium provision.

Expiry Dates. The Initial Expiry Date is [October 1, 2019.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [October 1, 2069.]

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

Re-Entry Option. This policy may be exchanged for a new policy as specified in the Re-Entry Option provision. This option is available only on the [tenth] policy anniversary, provided that a renewable level term policy is available at the attained age of the insured at re-entry.

TABLE OF PREMIUMS

Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium	Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium
1-10	\$162.00	\$162.00	36	\$7,148.00	\$8,065.00
11	\$681.00	\$865.00	37	\$7,722.00	\$8,848.00
12	\$738.00	\$940.00	38	\$8,743.00	\$9,883.00
13	\$804.00	\$1,024.00	39	\$9,654.00	\$10,969.00
14	\$838.00	\$1,069.00	40	\$10,584.00	\$12,115.00
15	\$884.00	\$1,129.00	41	\$12,646.00	\$13,363.00
16	\$939.00	\$1,201.00	42	\$14,656.00	\$14,656.00
17	\$1,009.00	\$1,291.00	43	\$16,156.00	\$16,156.00
18	\$1,100.00	\$1,411.00	44	\$17,902.00	\$17,902.00
19	\$1,200.00	\$1,540.00	45	\$19,909.00	\$19,909.00
20	\$1,330.00	\$1,711.00	46	\$22,087.00	\$22,087.00
21	\$1,485.00	\$1,912.00	47	\$24,553.00	\$24,553.00
22	\$1,670.00	\$2,119.00	48	\$27,100.00	\$27,100.00
23	\$1,900.00	\$2,344.00	49	\$29,821.00	\$29,821.00
24	\$2,109.00	\$2,530.00	50	\$32,824.00	\$32,824.00
25	\$2,353.00	\$2,746.00	51	\$36,157.00	\$36,157.00
26	\$2,659.00	\$3,019.00	52	\$39,841.00	\$39,841.00
27	\$3,034.00	\$3,349.00	53	\$43,828.00	\$43,828.00
28	\$3,482.00	\$3,757.00	54	\$48,070.00	\$48,070.00
29	\$3,962.00	\$4,213.00	55	\$52,510.00	\$52,510.00
30	\$4,446.00	\$4,693.00	56	\$57,103.00	\$57,103.00
31	\$4,919.00	\$5,197.00	57	\$61,354.00	\$61,354.00
32	\$5,341.00	\$5,710.00	58	\$65,749.00	\$65,749.00
33	\$5,719.00	\$6,229.00	59	\$70,348.00	\$70,348.00
34	\$6,126.00	\$6,790.00	60	\$75,181.00	\$75,181.00
35	\$6,558.00	\$7,363.00			

Premiums payable other than annually are computed by multiplying the applicable annual premium by the premium percentages shown below.

Premium Interval	Premium Percentage
Semi-annual	52.00%
Quarterly	26.50%
Monthly (Pre-authorized checking)	8.75%

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a		
Comments:		

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Bypassed - Item: Application		
Bypass Reason: n/a		
Comments:		