

SERFF Tracking Number: AMGN-126010770 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 41416
Company Tracking Number: ROP SAT 2009
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: ROP SAT 2009
Project Name/Number: /ROP SAT 2009

Filing at a Glance

Company: American General Life Insurance Company

Product Name: ROP SAT 2009 SERFF Tr Num: AMGN-126010770 State: ArkansasLH
TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 41416
Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: ROP SAT 2009 State Status: Approved-Closed
Fixed/Indeterminate Premium
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Luis Cardozo Disposition Date: 02/03/2009
Date Submitted: 01/28/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: ROP SAT 2009 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 02/03/2009 Deemer Date:
State Status Changed: 02/03/2009
Corresponding Filing Tracking Number:
Filing Description:
Re: American General Life Insurance Company
06001 Rev 0109 Revised specification pages
Revised Actuarial Memorandum – Premium Rates Change

Dear Sir or Madam:

SERFF Tracking Number: AMGN-126010770 State: Arkansas
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We are filing a revised actuarial memorandum for Form 06001 (approved on 1-27-06). The reserve valuation basis has been changed from 2001 CSO Mortality Table to 2001 CSO Preferred Mortality Table. Additionally, the actuarial demonstration shows compliance with the NAIC's Guideline CCC.

The level premium rates have changed. We are sending revised specification pages for the 15 year term plan with a consolidated actuarial memorandum for all 17 plans.

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@aigag.com
2929 Allen Parkway (713) 831-2465 [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

Filing Fees

Fee Required? Yes

SERFF Tracking Number: *AMGN-126010770* *State:* *Arkansas*
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TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.103 Renewable - Single Life -
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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	01/28/2009	25336772

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	02/03/2009	02/03/2009

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Product Name: *ROP SAT 2009*
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Disposition

Disposition Date: 02/03/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AMGN-126010770* *State:* *Arkansas*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy SPecifications		Yes

SERFF Tracking Number: AMGN-126010770 State: Arkansas
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 Fixed/Indeterminate Premium
 Product Name: ROP SAT 2009
 Project Name/Number: /ROP SAT 2009

Form Schedule

Lead Form Number: 06001 Rev 0109

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	06001 Rev 0109	Schedule Pages	Policy SPecifications	Initial			06001_15YR.pdf

POLICY SPECIFICATIONS

Insured	[John Doe]	Policy Number	[123456]
Face Amount	[\$100,000]	Date of Issue	[January 1, 2009]
Sex	[Male]	Age at Issue	[35]
Underwriting Class	[Standard Non-Tobacco]	Endowment Date	[January 1, 2024]

SCHEDULE OF BENEFITS AND PREMIUMS

Benefits	Benefit Amounts	Annual Premium	Years Payable
Life Insurance	[\$100,000]	[\$1,396.00]	[15 Years*]
Total Initial Annual Premium		[\$1,396.00]	

Annual premiums are shown in the table of premiums on page 4. 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 [\$1,396.00.]

*This is the level term period. Premiums cannot be changed during this period.

Expiry Dates. The Initial Expiry Date is [January 1, 2024.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [January 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 [fifteenth] policy anniversary, provided the Insured is age 70 or less on the date of exchange.

Loan Interest. The loan interest rate is 8.00% per year, payable in arrears.

TABLE OF PREMIUMS

Policy Year	Guaranteed Annual Life Insurance Premium	Policy Year	Guaranteed Annual Life Insurance Premium
1-15	\$1,396.00	38	\$9,819.00
16	1,137.00	39	10,905.00
17	1,227.00	40	12,051.00
18	1,347.00	41	13,299.00
19	1,476.00	42	14,592.00
20	1,647.00	43	16,092.00
21	1,848.00	44	17,838.00
22	2,055.00	45	19,845.00
23	2,280.00	46	22,023.00
24	2,466.00	47	24,489.00
25	2,682.00	48	27,036.00
26	2,955.00	49	29,757.00
27	3,285.00	50	32,760.00
28	3,693.00	51	36,093.00
29	4,149.00	52	39,777.00
30	4,629.00	53	43,764.00
31	5,133.00	54	48,006.00
32	5,646.00	55	52,446.00
33	6,165.00	56	57,039.00
34	6,726.00	57	61,290.00
35	7,299.00	58	65,685.00
36	8,001.00	59	70,284.00
37	8,784.00	60	75,117.00

The premiums shown above are annual life insurance premiums. 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	50.00%
Quarterly	25.00%
Monthly (Pre-authorized checking)	8.33%

TABLE OF GUARANTEED VALUES

The values and periods shown are for the face amount of this policy, based on the age of the Insured on the date of issue.

The Net Single Premiums and Cash Values referred to in this policy are based on the 2001 Commissioners Standard Ordinary ANB Sex and Smoker Distinct Ultimate Only Mortality Table. The tables used are male or female, smoker or nonsmoker, age nearest birthday, in accordance with the Insured's Underwriting Class. The interest rate used to compute the guaranteed values is 5.00% per year. Deaths are assumed to occur at the end of the policy year of death.

End of Policy Year	Cash Value	Paid-Up Life Insurance
1	[\$0.00	[\$0.00
2	24.00	158.06
3	1,185.00	7,479.93
4	2,406.00	14,558.14
5	3,690.00	21,403.96
6	5,041.00	28,033.52
7	6,462.00	34,458.90
8	7,958.00	40,703.30
9	9,532.00	46,777.04
10	11,191.00	52,710.71
11	12,940.00	58,522.78
12	14,783.00	64,217.23
13	16,728.00	69,818.80
14	18,778.00	75,301.20
15	20,940.00	80,677.33
16 & LATER	0.00]	0.00]

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