

SERFF Tracking Number: AMGN-126052586 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 41674
Company Tracking Number: 07007-2009
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 07007-2009 SAT
Project Name/Number: /

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 07007-2009 SAT

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: AMGN-126052586 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 41674

For Informational Purposes

Co Tr Num: 07007-2009

State Status: Filed-Closed

Author: Luis Cardozo

Date Submitted: 02/26/2009

Reviewer(s): Linda Bird

Disposition Date: 03/02/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/02/2009

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: 03/02/2009

Created By: Luis Cardozo

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Luis Cardozo

Filing Description:

This is an informational filing of a revised actuarial memorandum for Form 07007 (approved on 3-13-07). The reserve valuation basis has been changed from 2001 CSO Mortality Table to 2001 CSO Preferred Mortality table.

Company and Contact

Filing Contact Information

Luis Cardozo,

luis.cardozo@aglife.com

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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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	02/26/2009	25994884

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	03/02/2009	03/02/2009

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Disposition

Disposition Date: 03/02/2009

Implementation Date:

Status: Accepted For Informational Purposes

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 specifications		Yes

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Form Schedule

Lead Form Number: 07007-310 Rev 0108

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	07007-310 Rev 0108	Schedule Pages	Policy specifications	Initial			07007_SELE CT_A_TERM _10Y_PG3&4 _AR_CT_MS _NC_PA.pdf

POLICY SPECIFICATIONS

Insured	John Doe	Policy Number	123456
Face Amount	\$100,000	Date of Issue	March 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	\$153.00	10 Years*
Policy Fee		\$50.00	
Total Initial Annual Premium		\$203.00	

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 \$203.00.

*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 March 1, 2019. Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is March 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	\$ 203.00	\$ 196.00	36	\$7,134.00	\$ 8,051.00
11	667.00	851.00	37	7,708.00	8,834.00
12	724.00	926.00	38	8,729.00	9,869.00
13	790.00	1,010.00	39	9,640.00	10,955.00
14	824.00	1,055.00	40	10,570.00	12,101.00
15	870.00	1,115.00	41	12,632.00	13,349.00
16	925.00	1,187.00	42	14,642.00	14,642.00
17	995.00	1,277.00	43	16,142.00	16,142.00
18	1,086.00	1,397.00	44	17,888.00	17,888.00
19	1,186.00	1,526.00	45	19,895.00	19,895.00
20	1,316.00	1,697.00	46	22,073.00	22,073.00
21	1,471.00	1,898.00	47	24,539.00	24,539.00
22	1,656.00	2,105.00	48	27,086.00	27,086.00
23	1,886.00	2,330.00	49	29,807.00	29,807.00
24	2,095.00	2,516.00	50	32,810.00	32,810.00
25	2,339.00	2,732.00	51	36,143.00	36,143.00
26	2,645.00	3,005.00	52	39,827.00	39,827.00
27	3,020.00	3,335.00	53	43,814.00	43,814.00
28	3,468.00	3,743.00	54	48,056.00	48,056.00
29	3,948.00	4,199.00	55	52,496.00	52,496.00
30	4,432.00	4,679.00	56	57,089.00	57,089.00
31	4,905.00	5,183.00	57	61,340.00	61,340.00
32	5,327.00	5,696.00	58	65,735.00	65,735.00
33	5,705.00	6,215.00	59	70,334.00	70,334.00
34	6,112.00	6,776.00	60	75,167.00	75,167.00
35	6,544.00	7,349.00			

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