

SERFF Tracking Number: AMGN-126071743 State: Arkansas
Filing Company: American General Life and Accident Insurance Company State Tracking Number: 41814
Company Tracking Number: AGLA 09MGP
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: AGLA 09MGP Monthly Guarantee Premium Rider
Project Name/Number: AGLA 09MGP Monthly Guarantee Premium Rider/AGLA 09MGP

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: AGLA 09MGP Monthly SERFF Tr Num: AMGN-126071743 State: Arkansas
Guarantee Premium Rider

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 41814
Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: AGLA 09MGP State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Marilyn Ellis Disposition Date: 03/18/2009

Date Submitted: 03/12/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: AGLA 09MGP Monthly Guarantee Premium Rider

Project Number: AGLA 09MGP

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/18/2009

Deemer Date:

Submitted By: Marilyn Ellis

Filing Description:

AGLA 09MGP Monthly Guarantee Premium Rider

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/18/2009

Created By: Marilyn Ellis

Corresponding Filing Tracking Number: AGLA
09MGP

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

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AGLA 09MGP is an optional, nonparticipating Monthly Guarantee Benefit. It will be used with individual universal life 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 09MGP is 53.1.

Company and Contact

Filing Contact Information

Kathryn Mitchell, Manager kathryn_mitchell@aigag.com
 American General Center 615-749-1139 [Phone]
 Mail Stop 456S 615-749-2521 [FAX]
 Nashville, TN 37250-0001

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: 1 rider x \$20 = \$20.00

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life and Accident Insurance Company	\$20.00	03/12/2009	26359569

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/18/2009	03/18/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Form	Monthly Guarantee Premium Rider		Yes

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Form Schedule

Lead Form Number: AGLA 09MGP

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA 09MGP	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Monthly Guarantee Premium Rider	Initial		53.100	AGLA09MGP.pdf

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.

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

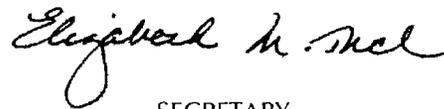
This rider will terminate on the earliest of the following:

- (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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Supporting Document Schedules

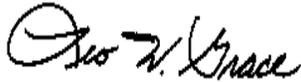
	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: ARCERT5.pdf AGLA120Z49 REV0807.pdf ARCERT2.pdf 87-1.pdf		
Bypassed - Item: Application Bypass Reason: This is a rider filing, not a policy. Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable to this filing. Comments:		

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 09MGP 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, appearing to read "Leo W. Grace". The signature is written in a cursive style with a large initial "L".

Leo W. Grace
Vice President

DATE: March 12, 2009

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

(please turn to back of page)

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

American General Life and Accident Insurance Company

A member company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001

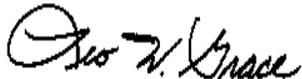


AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 09MGP 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.

A handwritten signature in black ink, appearing to read "Leo W. Grace". The signature is written in a cursive style with a large initial "L".

Leo W. Grace
Vice President

DATE: March 12, 2009

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY
A Member Company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001
(615) 749-1523

Service for the attached policy will be provided by:

The Arkansas Department of Insurance has requested we provide you with the addresses and telephone numbers, as follow:

Customer Services
American General Life and Accident Insurance Company
American General Center - 305N
Nashville, Tennessee 37250
PH: 1-800-888-2452

State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904
PH: 1-800-852-5494