

SERFF Tracking Number: AMGN-126086299 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 41887
 Company Tracking Number: 0309SATLG
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 0309SATLG
 Project Name/Number: /

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 0309SATLG

TOI: L04I Individual Life - Term

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

Filing Type: Form

SERFF Tr Num: AMGN-126086299 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 41887

Co Tr Num: 0309SATLG

State Status: Approved-Closed

Author: Luis Cardozo

Date Submitted: 03/24/2009

Reviewer(s): Linda Bird

Disposition Date: 03/25/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

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: 03/25/2009

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: 03/25/2009

Created By: Luis Cardozo

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Luis Cardozo

Filing Description:

Re: American General Life Insurance Company

07007 Rev 0309(10/5) Policy Specifications

07007 Rev 0309(15/5) Policy Specifications

07007 Rev 0309(20/5) Policy Specifications

07007 Rev 0309(25/5) Policy Specifications

07007 Rev 0309(30/5) Policy Specifications

07007 Rev 0309(35/5) Policy Specifications

SERFF Tracking Number: AMGN-126086299 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 41887
Company Tracking Number: 0309SATLG
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: 0309SATLG

Project Name/Number: /

AGLC103527 Term Conversion Option Endorsement

Dear Sir or Madam:

American General Life Insurance Company submits the referenced policy specification pages and term conversion endorsement for approval. These new policy specification pages will be used with previously approved base policy form 07007 (3-13-07). The policy is not illustrated for nonguaranteed elements. These plans will be marketed by all producers who solicit this type of business.

Policy Specifications – These specification pages are for a Limited Guarantee product featuring level death benefit term plans with level premiums guaranteed for the first 5 years for the 10, 15, 20, 25, 30, and 35 year plan. At the end of the guaranteed level premium period, the policy may be continued simply by paying the renewal premiums then due (as shown on policy page 4) without evidence of insurability until the anniversary nearest the insured's 95th birthday.

AGLC103527 Term Conversion Option Endorsement – This policy endorsement allows for a conversion to another term product within the first two policy years without evidence of insurability. The Term Conversion Option Endorsement will be added to new business issued on this base policy form.

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:

SERFF Tracking Number: AMGN-126086299 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 41887
Company Tracking Number: 0309SATLG
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: 0309SATLG

Project Name/Number: /

Houston, TX 77019
(713) 831-3508 ext. [Phone]

Group Name: AIG
FEIN Number: 25-0598210

State ID Number:

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 | 03/24/2009 | 26640668 |

SERFF Tracking Number: AMGN-126086299 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 41887
Company Tracking Number: 0309SATLG
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 0309SATLG
Project Name/Number: /

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------------|------------|------------|----------------|
| Approved- Closed | Linda Bird | 03/25/2009 | 03/25/2009 |

SERFF Tracking Number: *AMGN-126086299* *State:* *Arkansas*
Filing Company: *American General Life Insurance Company* *State Tracking Number:* *41887*
Company Tracking Number: *0309SATLG*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium*

Product Name: *0309SATLG*
Project Name/Number: */*

Disposition

Disposition Date: 03/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-126086299 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 41887
 Company Tracking Number: 0309SATLG
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 0309SATLG
 Project Name/Number: /

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|------------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | No | No |
| Supporting Document | Application | No | No |
| Supporting Document | Life & Annuity - Actuarial Memo | No | No |
| Supporting Document | Statement of Variability | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Policy Specifications | Yes | Yes |
| Form | Term Conversion Option Endorsement | Yes | Yes |

SERFF Tracking Number: AMGN-126086299 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 41887
 Company Tracking Number: 0309SATLG
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 0309SATLG
 Project Name/Number: /

Form Schedule

Lead Form Number: 07007 Rev 0309(10/5)

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|----------------------|--|------------------------------------|---------|----------------------|-------------|--|
| | 07007 Rev 0309(10/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _10Y_5YLG_ PG3&4.pdf |
| | 07007 Rev 0309(15/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _15Y_5YLG_ PG3&4.pdf |
| | 07007 Rev 0309(20/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _20Y_5YLG_ PG3&4.pdf |
| | 07007 Rev 0309(25/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _25Y_5YLG_ PG3&4.pdf |
| | 07007 Rev 0309(30/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _30Y_5YLG_ PG3&4.pdf |
| | 07007 Rev 0309(35/5) | Schedule Pages | Policy Specifications | Initial | | 0.000 | 07007_SELE CT_A_TERM _35Y_5YLG_ PG3&4.pdf |
| | AGLC103527 | Certificate Amendmen t, Insert Page, Endorseme nt or Rider | Term Conversion Option Endorsement | Initial | | 0.000 | AGLC103527 _TERMCONV ENDORSEM ENT.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] | [\$129.00] | 5 Years* |
| Policy Fee | | \$50.00 | |
| Total Initial Annual Premium | | [\$179.00] | |

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 [\$179.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 |
|--------------------|--|--|--------------------|--|--|
| 1-5 | \$179.00 | \$179.00 | 33 | \$5,705.00 | \$6,215.00 |
| 6 | 179.00 | 551.00 | 34 | 6,112.00 | 6,776.00 |
| 7 | 179.00 | 593.00 | 35 | 6,544.00 | 7,349.00 |
| 8 | 179.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 179.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 179.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 667.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 724.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 790.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 824.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 870.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 925.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 995.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 1,086.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 1,186.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 1,316.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 1,471.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 1,656.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 1,886.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 2,095.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 2,339.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 2,645.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 3,020.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 3,468.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 3,948.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 4,432.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 4,905.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 5,327.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

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] | [\$130.00] | 5 Years* |
| Policy Fee | | \$50.00 | |
| Total Initial Annual Premium | | [\$180.00] | |

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 [\$180.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 fifteenth 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 fifteenth 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 |
|-------------|---------------------------------------|---------------------------------------|-------------|---------------------------------------|---------------------------------------|
| 1-5 | \$180.00 | \$180.00 | 33 | \$5,705.00 | \$6,215.00 |
| 6 | 180.00 | 551.00 | 34 | 6,112.00 | 6,776.00 |
| 7 | 180.00 | 593.00 | 35 | 6,544.00 | 7,349.00 |
| 8 | 180.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 180.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 180.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 180.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 180.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 180.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 180.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 180.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 925.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 995.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 1,086.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 1,186.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 1,316.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 1,471.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 1,656.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 1,886.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 2,095.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 2,339.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 2,645.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 3,020.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 3,468.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 3,948.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 4,432.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 4,905.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 5,327.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

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] | [\$147.00] | 5 Years* |
| Policy Fee | | \$50.00 | |
| Total Initial Annual Premium | | [\$197.00] | |

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 [\$197.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 twentieth 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 twentieth 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 |
|--------------------|--|--|--------------------|--|--|
| 1-5 | \$197.00 | \$197.00 | 33 | \$5,705.00 | \$6,215.00 |
| 6 | 197.00 | 551.00 | 34 | 6,112.00 | 6,776.00 |
| 7 | 197.00 | 593.00 | 35 | 6,544.00 | 7,349.00 |
| 8 | 197.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 197.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 197.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 197.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 197.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 197.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 197.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 197.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 197.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 197.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 197.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 197.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 197.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 1,471.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 1,656.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 1,886.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 2,095.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 2,339.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 2,645.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 3,020.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 3,468.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 3,948.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 4,432.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 4,905.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 5,327.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

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] | [\$189.00] | 5 Years* |
| Policy Fee | | \$50.00 | |
| Total Initial Annual Premium | | [\$239.00] | |

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 [\$239.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 twenty-fifth 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 twenty-fifth 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 |
|--------------------|--|--|--------------------|--|--|
| 1-5 | \$239.00 | \$239.00 | 33 | \$5,705.00 | \$6,215.00 |
| 6 | 239.00 | 551.00 | 34 | 6,112.00 | 6,776.00 |
| 7 | 239.00 | 593.00 | 35 | 6,544.00 | 7,349.00 |
| 8 | 239.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 239.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 239.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 239.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 239.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 239.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 239.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 239.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 239.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 239.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 239.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 239.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 239.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 239.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 239.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 239.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 239.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 239.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 2,645.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 3,020.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 3,468.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 3,948.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 4,432.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 4,905.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 5,327.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

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] | [\$210.00] | 5 Years* |
| Policy Fee | | \$50.00 | |
| Total Initial Annual Premium | | [\$260.00] | |

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 [\$260.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 thirtieth 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 thirtieth 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 |
|--------------------|--|--|--------------------|--|--|
| 1-5 | \$260.00 | \$260.00 | 33 | \$5,705.00 | \$6,215.00 |
| 6 | 260.00 | 551.00 | 34 | 6,112.00 | 6,776.00 |
| 7 | 260.00 | 593.00 | 35 | 6,544.00 | 7,349.00 |
| 8 | 260.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 260.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 260.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 260.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 260.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 260.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 260.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 260.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 260.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 260.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 260.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 260.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 260.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 260.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 260.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 260.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 260.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 260.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 260.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 260.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 260.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 260.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 260.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 4,905.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 5,327.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

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] | [\$232.00] | 5 Years* |
| Policy Fee | | \$ 50.00 | |
| Total Initial Annual Premium | | [\$282.00] | |

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 [\$282.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the fifth 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, 2014.] 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 thirty-fifth 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 thirty-fifth 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 |
|-------------|---------------------------------------|---------------------------------------|-------------|---------------------------------------|---------------------------------------|
| 1-5 | \$282.00 | \$282.00 | 33 | \$282.00 | \$6,215.00 |
| 6 | 282.00 | 551.00 | 34 | 282.00 | 6,776.00 |
| 7 | 282.00 | 593.00 | 35 | 282.00 | 7,349.00 |
| 8 | 282.00 | 644.00 | 36 | 7,134.00 | 8,051.00 |
| 9 | 282.00 | 701.00 | 37 | 7,708.00 | 8,834.00 |
| 10 | 282.00 | 770.00 | 38 | 8,729.00 | 9,869.00 |
| 11 | 282.00 | 851.00 | 39 | 9,640.00 | 10,955.00 |
| 12 | 282.00 | 926.00 | 40 | 10,570.00 | 12,101.00 |
| 13 | 282.00 | 1,010.00 | 41 | 12,632.00 | 13,349.00 |
| 14 | 282.00 | 1,055.00 | 42 | 14,642.00 | 14,642.00 |
| 15 | 282.00 | 1,115.00 | 43 | 16,142.00 | 16,142.00 |
| 16 | 282.00 | 1,187.00 | 44 | 17,888.00 | 17,888.00 |
| 17 | 282.00 | 1,277.00 | 45 | 19,895.00 | 19,895.00 |
| 18 | 282.00 | 1,397.00 | 46 | 22,073.00 | 22,073.00 |
| 19 | 282.00 | 1,526.00 | 47 | 24,539.00 | 24,539.00 |
| 20 | 282.00 | 1,697.00 | 48 | 27,086.00 | 27,086.00 |
| 21 | 282.00 | 1,898.00 | 49 | 29,807.00 | 29,807.00 |
| 22 | 282.00 | 2,105.00 | 50 | 32,810.00 | 32,810.00 |
| 23 | 282.00 | 2,330.00 | 51 | 36,143.00 | 36,143.00 |
| 24 | 282.00 | 2,516.00 | 52 | 39,827.00 | 39,827.00 |
| 25 | 282.00 | 2,732.00 | 53 | 43,814.00 | 43,814.00 |
| 26 | 282.00 | 3,005.00 | 54 | 48,056.00 | 48,056.00 |
| 27 | 282.00 | 3,335.00 | 55 | 52,496.00 | 52,496.00 |
| 28 | 282.00 | 3,743.00 | 56 | 57,089.00 | 57,089.00 |
| 29 | 282.00 | 4,199.00 | 57 | 61,340.00 | 61,340.00 |
| 30 | 282.00 | 4,679.00 | 58 | 65,735.00 | 65,735.00 |
| 31 | 282.00 | 5,183.00 | 59 | 70,334.00 | 70,334.00 |
| 32 | 282.00 | 5,696.00 | 60 | 75,167.00 | 75,167.00 |

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% |

AMERICAN GENERAL LIFE INSURANCE COMPANY
TERM CONVERSION OPTION ENDORSEMENT

AMERICAN GENERAL LIFE INSURANCE COMPANY has issued this endorsement as a part of the policy to which it is attached.

The Company may, from time to time, make an individual term life policy available for exchange. By Written request, the attached Policy may be exchanged such other term policy during the first two years from the Date of Issue shown on the Policy Specifications page.

We or one of Our affiliated Companies will issue the individual term policy. This Policy may be exchanged for such policy on the Insured if no premium is in default, the Insured does not qualify for disability income benefits and the Insured does not qualify for waiver of premium benefits under this Policy. We will not require the Insured to submit evidence of insurability. The date of exchange will be the date requested by the Owner.

The new term policy will be issued as of the date of exchange based on the Insured's age on that date and the premium rate then in use. The face amount of the new term policy may not exceed the face amount of this Policy on the date of exchange. The Insured's Underwriting Class will be based on the Underwriting Class of this Policy. The suicide and contestable periods of the new term policy will be measured from the Date of Issue of this Policy.

The new level premium term policy period must be equal to or greater than the period remaining for this Policy between the date of exchange and this Policy's [tenth] anniversary, subject to availability of such term period.

Any benefits or riders in force under this Policy on the date of exchange and available for use with the new term policy will be included in the new term policy and will be subject to Our then current rules and rates. Any rider not in force under this Policy may be included in the new term policy only with Our consent.

The effective date of this endorsement is this Policy's Date of Issue.



President

SERFF Tracking Number: AMGN-126086299 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 41887
 Company Tracking Number: 0309SATLG
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 0309SATLG
 Project Name/Number: /

Supporting Document Schedules

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Bypassed - Item: Flesch Certification Bypass Reason: n/a Comments: | | |
| Bypassed - Item: Application Bypass Reason: n/a Comments: | | |
| Satisfied - Item: Statement of Variability Comments: Attachment: SOV-07007-LG.pdf | | |

American General Life Insurance Company

STATEMENT OF VARIABILITY

- **07007 Rev 0309(10/5) Policy Specifications**
- **07007 Rev 0309(15/5) Policy Specifications**
- **07007 Rev 0309(20/5) Policy Specifications**
- **07007 Rev 0309(25/5) Policy Specifications**
- **07007 Rev 0309(30/5) Policy Specifications**
- **07007 Rev 0309(35/5) Policy Specifications**

| | |
|---|---|
| Insured | John Doe |
| Policy Number | Generated by Admin system. |
| Face Amount | Determined by applicant. |
| Date of Issue | Generated by Admin system . |
| Sex, Age at Issue | Determined by applicant. |
| Underwriting Class | Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT, Prof. T, Std. T, Special T. |
| Benefit Amounts | Determined by applicant. |
| Annual Premium | Based on Insured's age, Face Amount, Underwriting Class and level term period chosen by applicant. |
| First [Annual] Premium | Based on Insured's age, Face Amount, Underwriting Class and level term period chosen by applicant. Premiums may be paid Annual, Semi-annual, Quarterly, or Monthly. |
| Expiry Dates | The Initial Expiry Date is based on the level term period chosen. The Final Expiry Date is the policy anniversary nearest the Insured's age 95. |
| Current and Maximum Life Insurance Premium | Based on Insured's age, Face Amount, Underwriting Class and level term period chosen by applicant. |