

SERFF Tracking Number: AGLL-126183446 State: Arkansas
 Filing Company: AGL Life Assurance Company State Tracking Number: 42609
 Company Tracking Number: IVA-0902
 TOI: A06G Group Annuities - Immediate Variable Sub-TOI: A06G.000 Annuities - Immediate Variable
 Product Name: Immediate Group Variable Annuity
 Project Name/Number: Single Premium Immediate Group Variable Annuity with Period Certain/IVA-0902

Filing at a Glance

Company: AGL Life Assurance Company

Product Name: Immediate Group Variable Annuity

TOI: A06G Group Annuities - Immediate Variable

Sub-TOI: A06G.000 Annuities - Immediate Variable

Filing Type: Form

SERFF Tr Num: AGLL-126183446 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 42609

Co Tr Num: IVA-0902

State Status: Approved-Closed

Author: Harley Misson

Date Submitted: 06/09/2009

Reviewer(s): Linda Bird

Disposition Date: 06/16/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Single Premium Immediate Group Variable Annuity with Period Certain

Project Number: IVA-0902

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Group Variable Annuity forms are exempt from the form filing requirements of the Commonwealth of Pennsylvania

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/16/2009

Market Type: Group

Group Market Size: Large

Group Market Type: Discretionary

Explanation for Other Group Market Type:

State Status Changed: 06/16/2009

Created By: Harley Misson

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Harley Misson

Filing Description:

This product is a single premium immediate group variable annuity policy (IVA-0902) with period certain and accompanying application (APIVA--0902AR). The account value shall be allocated equally among each identified annuitant. The annuitants will have no ownership rights under the policy. All benefits and rights under the policy belong

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to the owner.

AGL Life Assurance Company distributes variable annuity and variable life insurance products exclusively in Private Placement offerings that are exempt from registration under the Federal Securities Act of 1933. Pursuant to this exemption from registration, AGL products are offered for sale only to individuals, corporations, partnerships, etc. that AGL determines are "accredited investors", as defined in Regulation D of the Securities Act of 1933, as amended and any governing state securities laws or regulations and also a "qualified purchaser", pursuant to Section 3(c)(7) of the Investment Company Act of 1940.

Please direct any questions or comments regarding the filing to my attention at 484-530-4805 or hmisson@philafin.com.

Thank you for your assistance in this project.

Sincerely,

Harley W. Misson
Director of Compliance

Company and Contact

Filing Contact Information

Harley Misson, hmisson@philafin.com
610 W. Germantown Pike 484-530-4805 [Phone]
Suite 460 484-530-0265 [FAX]
Plymouth Meeting, PA 19462

Filing Company Information

AGL Life Assurance Company CoCode: 60232 State of Domicile: Pennsylvania
610 W. Germantown Pike Group Code: Company Type: Insurance
Suite 460 Group Name: State ID Number:
Plymouth Meeting, PA 19462 FEIN Number: 52-0795747
(484) 530-4800 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$80.00

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Retaliatory? No
Fee Explanation: \$40 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AGL Life Assurance Company	\$80.00	06/09/2009	28458954

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/16/2009	06/16/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	06/15/2009	06/15/2009	Harley Misson	06/15/2009	06/15/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Certification & Notice	Harley Misson	06/15/2009	06/15/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Regulation 19s10B	Note To Filer	Linda Bird	06/15/2009	06/15/2009
Regulation 19s10B	Note To Reviewer	Harley Misson	06/15/2009	06/15/2009

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Disposition

Disposition Date: 06/16/2009

Implementation Date:

Status: Approved-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
Supporting Document	Statements of Variability		No
Supporting Document	Certification & Notice		No
Form	Immediate Group Variable Annuity		No
Form	IVA Application		No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/15/2009
Submitted Date 06/15/2009
Respond By Date 07/14/2009

Dear Harley Misson,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 6-87 and Bulletin 11-88 further address this issue. Please review your issue procedures and assure us that you are in compliance with Ark. Code Ann. 23-79-138 as provided by these bulletins.

Filings of variable annuity contracts should be accompanied by an assurance that Regulation 6 has been reviewed and that the company is in compliance.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/15/2009
Submitted Date 06/15/2009

Dear Linda Bird,

Comments:

Good afternoon

Response 1

Comments: Please see that I have added a Certificate of Compliance with Regulation 6 and 19 and our administrative form AR Notice to Applicant to address the issue raised in your objection.

Related Objection 1

Comment:

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 6-87 and Bulletin 11-88 further address this issue. Please review your issue procedures and assure us that you are in compliance with Ark. Code Ann. 23-79-138 as provided by these bulletins.

Filings of variable annuity contracts should be accompanied by an assurance that Regulation 6 has been reviewed and that the company is in compliance.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your assistance in this filing.

Sincerely,

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Harley Misson

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Amendment Letter

Submitted Date: 06/15/2009

Comments:

Please see that I have added a Certificate of Compliance and Notice to Applicant in the Supporting Documents section

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Certification & Notice

Comment:

Certificate of Compliance.pdf

AR Notice to Applicant.pdf

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Note To Reviewer

Created By:

Harley Misson on 06/15/2009 01:54 PM

Last Edited By:

Harley Misson

Submitted On:

06/15/2009 01:54 PM

Subject:

Regulation 19s10B

Comments:

Good afternoon, Linda.

Any guidance on where I can find Regulation 19s10B?

Could not locate on Lexis Legal Research engine or on the Department's website.

I sent you an e-mail as well.

Thanks for the help.

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Form Schedule

Lead Form Number: IVA-0902

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IVA-0902	Policy/Cont Immediate Group ract/Fratern Variable Annuity al Certificate	Initial		40.000	IVA-0902.pdf
	APIVA-0902AR	Application/ IVA Application Enrollment Form	Initial			APIVA-0902AR.pdf

AGL Life Assurance Company

SINGLE PREMIUM IMMEDIATE GROUP VARIABLE ANNUITY WITH PERIOD CERTAIN

Provision of Benefits

We, AGL Life Assurance Company, agree to pay the benefits described in this policy. Payment of the benefits is subject to the policy provisions. **Annuity payments and other values provided by this policy, including any Death Benefit that may be payable, when based on the investment experience of the Variable Account may increase or decrease daily, depending upon the investment performance of the chosen Investment Accounts and are not guaranteed as to fixed dollar amounts.** No minimum Account Value is guaranteed.

Please Read Your Policy Carefully

This policy is a legal contract between You and Us. It is important for You to understand Your rights and the benefits that it provides. We have issued this policy based on the information provided in Your application. Any omissions or incorrect statements in the application may affect the benefits of the policy as explained in the policy.

This policy may only be sold to an accredited investor as defined by law or in an offer and sale which otherwise satisfies all conditions applicable to offers and sales made under Regulation D. Its ownership may not be transferred without Our permission. It may only be transferred to another accredited investor or in an offer and sale which otherwise satisfies all the conditions otherwise applicable to offers and sales made under Regulation D. If You cease to be an accredited investor or if all the conditions applicable to offers and sales made under Regulation D are no longer satisfied, then We have the right to exchange this policy for another policy that is exempt from registration or is registered as required by law, or to terminate this policy.

Signed at Plymouth Meeting, Pennsylvania, on the Policy Date.

[]

SECRETARY

[]

PRESIDENT

AGL Life ASSURANCE COMPANY

A Stock Company

SINGLE PREMIUM IMMEDIATE GROUP VARIABLE ANNUITY WITH PERIOD CERTAIN

Policy values are variable.

Non-participating - Policy does not pay dividends.

All benefits based on the investment experience of the Investment Accounts of the Variable Account may increase or decrease and are variable and not guaranteed as to dollar amount. The payment option cannot be changed after the Policy Date.

[Home Office: 610 West Germantown Pike, Suite 460, Plymouth Meeting, Pennsylvania 19462
For Inquiries, Information and Resolution of Complaints Call: 1-800-734-3280]

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A copy of the Application and any riders are included after page 14.

Policy Data

Owner(s): [INSERT NAME]

Payee(s): [INSERT NAME]

State of Issue: [insert state]

Policy Number: [_____]

Policy Date: [_____, 20__]

Annuity Start Date: [insert first anniversary of Policy Date]

Final Payment Date: [_____, 20__]

Single Premium: [\$_____]

Payment Frequency: **Once per year, with the first such payment on the Annuity Start Date, and with each subsequent payment on each succeeding anniversary of the Annuity Start Date**

Payment Option: Annual Annuity with Period Certain

Period Certain: [__ Years]

POLICY CHARGES

Mortality and Expense Risk Rate: [0.75%]

Tax Load: [__% of Single Premium]

Premium Load: [__% of Single Premium]

Expense Charge:	Policy Year	Annual Expense Charge Rate	Policy Year	Annual Expense Charge Rate
	[1]	[0.50%]	[16]	[0.50%]
	[2]	[0.50%]	[17]	[0.50%]
	[3]	[0.50%]	[18]	[0.50%]
	[4]	[0.50%]	[19]	[0.50%]
	[5]	[0.50%]	[20]	[0.50%]
	[6]	[0.50%]	[21]	[0.50%]
	[7]	[0.50%]	[22]	[0.50%]
	[8]	[0.50%]	[23]	[0.50%]
	[9]	[0.50%]	[24]	[0.50%]
	[10]	[0.50%]	[25]	[0.50%]
	[11]	[0.50%]	[26]	[0.50%]
	[12]	[0.50%]	[27]	[0.50%]
	[13]	[0.50%]	[28]	[0.50%]
	[14]	[0.50%]	[29]	[0.50%]
	[15]	[0.50%]	[30]	[0.50%]

Policy Data (continued)

Description of Investment Accounts of the Variable Account

The Variable Account has various Investment Accounts briefly described below:

[The Society Asset Manager Portfolio.

- Fixed Income Account. The investment objective of the Fixed Income Account is to seek total return with an emphasis on a high level of income by investing primarily in investment-grade bonds issued by corporations and the U.S. Government and its agencies or instrumentalities.
- Cash Management Account*. The investment objective of the Cash Management Account is to obtain as high a level of current income as is consistent with preserving capital and providing liquidity through investment in high-quality, money market instruments.
- Small/Mid Cap Value Equity Account. The investment objective of the Small/Mid Cap Value Equity Account is to maximize long-term capital appreciation through investments in companies with market capitalizations of between \$250 million and \$4.0 billion believed to have the potential for significant growth.
- International Equity Account. The investment objective of the International Equity Account is capital growth through investing in equity or debt securities of foreign issuers.

The Spears Benzak Salomon & Farrell Portfolio.

- Convertible Securities Account. The investment objective of the Convertible Securities Account is to seek a high level of current income together with long-term capital appreciation by investing in convertible securities.
- Capital Growth Account. The Capital Growth Account's investment objective is to provide capital appreciation by investing primarily in growth oriented common stocks of domestic corporations.

The maximum investment advisory fee will be 1.00%.]

DEFINITIONS

Account Value. The Variable Account Value as described in this policy. The Variable Account Value reflects the value of the Policy's interest in the Investment Accounts, which in turn reflects the performance of investments which the managers of the Investment Accounts have selected, including deductions made for applicable charges.

Annuitant. A person with respect to whom a portion of the Account Value is allocated and who is the measuring life with respect to that portion of the Account Value of this Policy. In the absence of a contrary designation by the Owner, all distributions or payments under this Policy will be paid to the Owner, rather than to any Annuitant. However, the Owner may designate that some or all of the distributions or payments under the Policy are to be paid to one or more persons other than the Owner, including but not limited to one or more designated Annuitants. No Annuitant may be changed after the Policy Date.

Annuity Start Date. The date We calculate and make the first Annuity Payment. The Annuity Start Date follows the Policy Date by a period of time equal to the Payment Frequency. We use the previous Valuation Date if such date is not a Valuation Date. The first Annuity Payment will be made not later than the first anniversary of the Policy Date.

Annuity Payment. The amount We pay pursuant to the payment option. It is the Variable Annuity Payment.

Annuity Unit. A standard of measurement used to determine the amount of each Annuity Payment.

Annuity Unit Value. The Annuity Unit Value on any Valuation Date is equal to the Annuity Unit Value of the Investment Account on the immediately preceding Valuation Date multiplied by the Net Investment Factor for that Investment Account for the Valuation Period divided by 1.000.

Assigns. Any person to whom You assign an interest in this Policy if We have Written Notice of the assignment in accordance with Policy provisions.

Beneficiary. The individual(s) or entity(s) designated by the Owner to receive certain benefits under this Policy.

Expense Charge. A charge against the Policy to reimburse Us for all reasonable expenses to which We are subject in connection with the Policy or that are otherwise owing under the terms of the Policy, including but not limited to premium taxes and federal, state and local taxes assessed against Us or the Variable Account, excepting (a) Our federal, state or local tax liability in respect of Our income derived from the Mortality and Expense Risk Charge; (b) Our overhead expenses (including but not limited to salary, rent, benefits and insurance) in connection with Our personnel, facilities or equipment that We incur in the ordinary course of Our business; (c) expenses that We incur other than in the ordinary course of Our business that are not directly related to the Policy; and (d) any profit to Us (each an "Expense" and collectively the "Expenses"). The Expense Charge may be assessed from time to time as We are Subject to Expenses or Expenses are otherwise owing.

Final Payment Date. The date on which the last period certain Annuity Payment is scheduled to be made.

Investment Account. The Variable Account has Investment Accounts; the assets of each Investment Account are invested separately. The Investment Accounts are part of the Variable Account and are not a part of Our general account.

Net Investment Factor. The factor as defined in the Variable Account section.

Net Premium. The Single Premium paid, less any Premium Load and Tax Load relating to this Policy for the year the Single Premium is paid.

Owner. The owner of the Policy. The Owner on the Policy Date is named in the application.

Policy. This single premium immediate group variable annuity Policy.

Policy Charges. The Mortality and Expense Risk Charge and the Expense Charge.

Payee(s). The person or party You designate to receive Annuity Payments as shown on the Policy Data or as later changed. If You fail to elect a Payee, You will become the Payee under this Policy.

Payment Calculation Date. The date We calculate and make Annuity Payments. The first Payment Calculation Date is the Annuity Start Date. Subsequent Payment Calculation Dates are based on the Payment Frequency elected. If a Payment Calculation Date falls on a date other than a Valuation Date or a date that does not occur in a given month, We will use the previous Valuation Date.

Payment Frequency. The frequency at which Annuity Payments will be made as shown on the Policy Data page. Unless We agree otherwise, You cannot change Your Payment Frequency after the Policy Date.

Policy Anniversary. The same date each year as the Policy Date.

Policy Date. The Policy Date as shown on the Policy Data. The Policy Date is the date from which Policy Years and Policy Anniversaries are measured. The Policy Date must precede the death of any Owner, and Annuitant.

Policy Year. Each twelve-month period starting with the Policy Date and each Policy Anniversary thereafter.

SEC. The United States Securities and Exchange Commission

Single Premium. The single sum of money received by Us under this Policy. You may not make payments of premium under this Policy other than the Single Premium.

Valuation Date. Valuation will occur periodically at such intervals as We may reasonably determine. The day that a valuation takes place will be called a Valuation Date.

Valuation Period. The period in days beginning with the day following the last Valuation Date and ending on the next succeeding Valuation Date.

Variable Account. Our separate account which contains the Investment Accounts described in this Policy. The Variable Account is not part of Our general account.

Variable Annuity Payments. The sum of Annuity Payments which are funded by one or more Investment Accounts. Such payments vary with the investment experience of the Investment Accounts.

We, Us, Our or the Company. AGL Life Assurance Company

Written Request (and Written Notice). A request We receive in writing signed by You, at Our Home Office in a form satisfactory to Us.

You or Your. The Owner of the Policy. The Owner on the Policy Date is named in the application. The Owner is entitled to exercise all rights and privileges provided in this policy. More than one Owner may be named.

ABOUT THIS POLICY

The Policy

The entire contract between You and Us consists of this Policy including Your written application. We issued this policy in consideration of Your application and Your payment of the Single Premium. A copy of the application is attached at issue. All statements made in the application shall, in the absence of fraud, be deemed representations and not warranties. No statement will be used by Us to void the policy unless it is in the attached written application.

Modification of the Policy

Any change or waiver of the terms of this Policy must be in writing. Such change must be signed by the President or a Vice President of the Company in order to be valid. No one else may change the policy or waive any of Our rights or requirements.

Required Proof of Age and Survival

We may require proof of age of the Annuitant before any Annuity Payments begin. We also have the right to require proof of the identity, age and survival of any person entitled to any payment under this Policy or upon whose life any payments depend.

Statement of Account

We will send You a statement of Your account at least annually.

Assignment

Neither this Policy nor any of Your rights in or obligations under this Policy may be assigned without Our prior written consent. Your rights in and obligations under this Policy are subject to the terms of any assignment to which We consent. We assume no responsibility for the validity or effect of any assignment. As permitted by law, the benefits or payments provided will not be liable to attachment, garnishment or other process, or to be seized, taken, appropriated or applied by any legal or equitable process to pay any debt or liability. We will not be liable for any payment made in good faith.

Trustee

If a trustee is Owner, Beneficiary, Assignee, or entitled to receive any benefit or payment of this Policy, Our actions will be determined by the terms of this Policy and without regard to the provisions of any trust agreement. We will not be responsible for the application or disposal of any money paid to a trustee. Any such payment shall fully discharge Our liability for the amount paid.

Facility of Payment

If, in Our opinion, any person entitled to receive an Annuity Payment cannot give a valid release (and no guardian has been appointed), then at Our election, We may make the payments to another individual or institution who is then maintaining or has custody of such person or as specified in writing by the trustee or Owner. We will not be liable for any payment made in good faith.

Protection of Proceeds and Creditor Claims

Except as provided elsewhere herein, no one is entitled to receive any payments under this Policy or to commute, pledge, sell or assign any part of those payments before they are due. No Annuity Payments shall be subject to the debts, contract or engagements of any Beneficiary nor to any judicial process to levy upon or attach the same for payment of such debts. To the extent permitted by applicable laws, no right or benefit under this policy shall be subject to claims of creditors, except as may be provided by an Assignment.

Modification

We may modify the policy upon notice to You. A modification may only be made if it is necessary (1) to make the Policy or the Variable Account comply with any law or regulation issued by a governmental agency to which We are subject; or (2) to assure continued qualification of the Policy under the Internal Revenue Code or other federal or state laws relating to annuities or variable annuity contracts.

Conformity with State Laws

Any section of this Policy that, on its effective date, is in conflict with the laws of the state in which this Policy is issued, is amended by this provision to meet the minimum requirements of those laws.

Discharge of Liability

We shall be discharged from all liability to the extent of any payments made by Us for Death Benefit, or as Annuity Payments.

Nonparticipating

This policy does not pay dividends or share in the surplus of the Company.

Time Periods

All time periods mentioned in this policy will begin and end at 12:01 A.M. local time at the Owner's address on the date in question.

Availability of Funds

Except for annual Annuity Payments required under the terms of this Policy, We can postpone payments, including distributions, payments of death benefits, proceeds, withdrawals or the transfer of amounts between Investment Accounts if:

- (1) the New York Stock Exchange (or its successor or, if the securities in which the assets of the Investment Accounts are invested are not traded on the New York Stock Exchange, any principal exchange on which such securities are traded) is closed; or
- (2) the SEC determines that a state of emergency exists that would make the determination of the value of the securities not reasonable practicable; or
- (3) the SEC permits the postponement for the protection of Policy Owners; or
- (4) the Company determines that it is not practical to fairly determine the value of an Investment Account; or
- (5) the assets of an Investment Account are subject to any investment, liquidity, or withdrawal restrictions.

Termination

The Policy will automatically terminate when Your entire Account Value has been paid out and when all payments to be made by Us for benefits are paid. Upon termination, the Policy will no longer be in force and We will be relieved of any further liability under the Policy.

RIGHTS OF OWNER

Who is the Owner

The Owner is the person named as owner of the Policy in the Policy application. The Owner of the Policy shall receive all benefits and exercise all rights under the Policy, subject to Policy provisions. In the absence of a contrary designation by the Owner, all distributions or payments made under the Policy will be paid to the Owner, rather than to any Annuitant. However, the Owner may designate that some or all of the distributions or payments under the Policy are to be paid to one or more persons other than the Owner, including but not limited to one or more designated Annuitants.

What are the Rights of the Owner

You control this Policy on and after the Policy Date. Unless You and We agree otherwise, You may exercise all rights provided under this Policy without the consent of anyone else. If there is more than one Owner, all Owners must consent to the changes described below. Your rights include the right to:

1. Make transfers among Investment Accounts within this Policy.
2. Change an Owner with Our consent.
3. Change the Payee.
4. Change the Beneficiary.
5. Assign, release, or surrender any interest in this Policy, subject to certain restrictions (see section titled "About This Policy").

How to Change the Owner, Payee, Beneficiary

To change the Owner, Payee, or Beneficiary, You must submit a Written Request. In the event of a change in Payee or Beneficiary, the change will be effective as of the date it was signed by You. In the event of a change in Owner, the effective date is the date We agree to such change. However, the change will be subject to any actions taken by Us (including any payment made by Us under this Policy) before We receive and record the effect of the Written Request at Our Home Office.

Assignee

The Assignee is the party to whom You assign this policy. Your rights and the rights of any Beneficiary are subject to the terms of the assignment. You may only assign this Policy or an interest before the Final Payment Date shown on the Policy Data page. We will not be bound by any assignment of this Policy unless it is in writing in a form acceptable to Us and is filed with Us. We assume no responsibility for the validity or effect of any assignment.

PREMIUM ALLOCATION

Premium

The amount applied to this Policy will be the Net Premium. The Net Premium is the Single Premium received minus any applicable Premium Load and Tax Load, including premium tax where applicable. The Single Premium as shown on the Policy Data page, is payable at Our Home Office. No benefit associated with any such Single Premium will be provided until it is actually received by Us at Our Home Office, and only if it is received prior to the Policy Date.

Net Premium Allocation

On the Policy Date, the Net Premium will be allocated to the Investment Accounts You chose when You purchased this Policy, as shown in Your Policy application.

That amount will be allocated to each of the chosen Investment Accounts based on the proportion that the allocation percentage for such Investment Account bears to the sum of the Investment Account premium allocation percentages.

VARIABLE ACCOUNT

Variable Account

We have established the Variable Annuity Separate Account ("Variable Account"). It is subject to the laws of the Commonwealth of Pennsylvania. Although we own the assets in the Variable Account, these assets are held separately from Our other assets and are not part of Our General Account. The assets in the Variable Account are used to support the operation of and provide the variable values and benefits for this Policy and similar policies.

The portion of the assets of the Variable Account equal to the reserves and other policy liabilities of the Variable Account will not be charged with liabilities that arise from any other business that We conduct. We have the right to transfer to Our General Account any assets of the Variable Account that are in excess of such reserves and other liabilities.

Voting Rights

We own all of the assets held by each Investment Account. To the extent there are any voting rights associated with such assets, We, in Our discretion, may exercise such voting rights.

Investments of the Accounts

We may contract with investment managers to manage directly the assets held in the Investment Accounts. We may deduct an Asset Charge from the Account Value allocated to Investment Accounts that are managed directly as well as any costs and expenses arising from such Investment Accounts. In either case, investment managers are selected by Us in Our discretion.

Asset Charge

Any applicable Asset Charges are deducted from each Investment Account managed directly by one or more investment managers. It consists of the money management fees, any custodial fees and other investment related expenses.

Investment Accounts

The Variable Account currently consists of the Investment Accounts listed on the Policy Data page and in the private placement memorandum You received with respect to this Policy. Each Investment Account operates as a separate investment portfolio and any amounts of income, investment advisory fees,

dividends and gains and losses, whether realized or unrealized, on assets in Your selected Investment Account will be reflected directly in Your Account Value.

The dollar amounts of values and benefits of this Policy provided by the Variable Account depend on the investment performance of the assets in Your selected Investment Accounts. We do not guarantee the investment performance of the Investment Accounts. You bear the full investment risk for amounts applied to the selected Investment Accounts.

Valuation of Investment Accounts

The values of the assets in each Investment Account will be calculated in accordance with applicable law and accepted procedures, and based upon advice as to the values of such assets provided to Us by the manager(s) of such assets.

Net Investment Factor

The Net Investment Factor is an index that measures the investment performance of an Investment Account from one Valuation Period to the next. Each Investment Account has a Net Investment Factor for each Valuation Period, which may be greater than or less than one.

The Net Investment Factor for each Investment Account for a Valuation Period equals 1 plus the fraction obtained by dividing (a) by (b) where:

(a) is the net result of:

- 1) the investment income, dividends, and capital gains, realized or unrealized, credited during the current Valuation Period; plus
- 2) any amount credited or released from reserves for taxes attributable to the operation of the Investment Account; minus
- 3) the capital losses, realized or unrealized, charged during the current Valuation Period; minus
- 4) any amount charged for taxes or any amount We set aside during the Valuation Period as a reserve for taxes attributable to the operation or maintenance of the Investment Account; minus
- 5) any Policy Charges for that Valuation Period; minus
- 6) the amount charged for administration, including investment advisory fees, for that Valuation Period; and

(b) is the value of the assets in the Investment Account at the end of the preceding Valuation Period, adjusted for allocations and transfers to and withdrawals and transfers from the Investment Account occurring during that preceding Valuation Period.

Reserved Rights

When permitted by law, We reserve the right to:

- a) create new variable accounts;
- b) combine variable accounts, including the Variable Account; remove, combine or add Investment Accounts and make the new Investment Accounts available to Owners at Our discretion;
- c) register or deregister the Variable Account under the Investment Company Act of 1940 subject to registration requirements;
- d) make any changes to the Variable Account or any Investment Account reasonably required under applicable law; and
- e) operate the Variable Account or any Investment Account as a unit investment trust or any other form permitted by law.

If a change is made, We will send You any notice required by law.

Change in Investment Policy

The investment policy of a Investment Account may not be changed unless: (1) the change is approved, if required, by the Pennsylvania Insurance Department; and (2) a statement of such approval is filed, if required, with the insurance department of the state in which this Policy is delivered.

Charges Against the Variable Account

Policy Charges include the Mortality and Expense Risk Charge, Expense Charge, premium taxes, and any federal, state or local taxes and charges assessed against Us or the Variable Account. Except to the extent that You pay Policy Charges by means of a Premium Load and Tax Load assessed by Us at the time that You pay the Single Premium, We reserve the right to (a) deduct Policy Charges from distributions from any Investment Account or withdrawals from any Investment Account, and (b) to make withdrawals from one or more Investment Accounts in the amount of such Policy Charges. Payment of

Policy Charges will not reduce the number of units in any Investment Account, but will constitute modifications to the fair value of such units.

Mortality and Expense Risk Charge

AGL imposes a charge as compensation for bearing certain mortality and expense risks in connection with the Policies. The charge is set forth on the Policy Data page.

The Mortality and Expense Risk Charge is calculated at the end of each Mortality and Expense Period. The Mortality and Expense Risk Charge is equal to the Mortality and Expense Risk Rate, prorated for the portion of the year covered by the Mortality and Expense Period, multiplied by the Account Value on the last business day of the previous Mortality and Expense Period.

Following Your payment of the Single Premium, a pro rata adjustment will be made to the Mortality and Expense Risk Charge for each Annuity Payment during the Mortality and Expense Period.

The first Mortality and Expense Period is the time between the date of Your payment of the Single Premium and the first Mortality and Expense Calculation Date. Each subsequent Mortality and Expense Period begins on the first day following the previous Mortality and Expense Period and ends on the next Mortality and Expense Calculation Date. The Mortality and Expense Calculation Date is the last day of each calendar quarter.

We will either (a) deduct accrued and unpaid Mortality and Expense Risk Charges from distributions from any Investment Account or withdrawals from any Investment Account or any Annuity Payment made under this Policy, or (b) satisfy accrued and unpaid Mortality and Expense Risk Charges by making withdrawals from one or more Investment Accounts in the amount of such accrued and unpaid Mortality and Expense Risk Charges.

Expense Charge

We will satisfy any Expense Charge arising under this Policy by making withdrawals from one or more Investment Accounts in the amount of such Expense Charge. The amount of the Expense Charge is equal to the Single Premium for this Policy multiplied by the applicable Annual Expense Charge Rate shown on the Policy Data page. The Expense Charge will be assessed quarterly in advance. A pro rata portion of the Expense Charge will be due on the Policy Date and on the first day of each calendar quarter thereafter. Any such Expense Charge will not reduce the number of units of any Investment Account, but will constitute a modification to the fair value of such units.

ANNUITY PAYMENTS

Calculation of Annuity Payments

On the Policy Date, the number of Annuity Units of each Investment Account is set equal to (a) divided by (b) where:

- (a) is the portion of the Single Premium allocated to the Investment Account;
- (b) is the Annuity Unit Value of the Investment Account.

Thereafter, the number of Annuity Units in each Investment Account remains unchanged unless one of the following occurs:

1. You transfer funds to or from the Investment Account; or
2. The payment of a death benefit on a named Annuitant prior to the Annuity Start Date.
3. An Annuity Payment is made from the Investment Account. (including but not limited to an Annuity Payment resulting from the death of a named Annuitant).

If any of these events occur, the number of Annuity Units will change effective with the event.

The payment funded by each Investment Account is equal to the number of Annuity Units in the Investment Account multiplied by the Annuity Unit Value for the Investment Account on the Payment Calculation Date. Variable Annuity Payments will vary with the investment experience of the Investment Accounts. The amount of Variable Annuity Payments will not be adversely affected by mortality and expense experience.

Annual Annuity Payments

On the Annuity Start Date, We will make an Annuity Payment to You equal to the value of the remaining units of each Investment Account multiplied by a fraction. The numerator of such fraction being one (1) and the denominator being the number of years in the Period Certain shown on the Policy Data page. Thereafter, We will make an Annuity Payment to You on each succeeding anniversary of the Annuity Start Date, but will have no obligation to make such Annuity Payments following Final Payment Date shown on the Policy Data Page. Each succeeding Annuity Payment will equal the value of the remaining units of each Investment Account multiplied by a fraction, with the numerator of such fraction being one (1), and the denominator of such fraction being equal to the Period Certain less the number of annual Annuity Payments We have made prior to the currently due Annuity Payment.

Payments of the Account Value allocated to an Annuitant following the death of such Annuitant before the Annuity Start Date will reduce the number of units of each Investment Account.

Minimum Payment

If at any time the Annuity Payment due is less than \$30, We may make such settlement as is equitable to the Payee.

ANNUITANTS

Annuitants

The Annuitants shall be the persons identified in the Application or in an Application amendment. The Annuitants will serve as the measuring lives for the payment of annuities under this Policy. The Owner must identify the Annuitants. The number of Annuitants must meet Our minimum size requirement at the date of issue. The Annuitants must generally be members of an employee group or professional group. The Annuitants will not have any ownership interest in this Policy. We will establish and maintain for each Annuitant, a subaccount of the each Investment Account. Each Annuitant shall be allocated equal portions of the Account Value of this Policy.

Identification of Annuitants

Annuitants may be identified by either naming specific individuals or by describing membership of a unique group of individuals without providing their names. If Annuitants are identified by describing a group, the membership of that group must be a constant number of individuals, and such individuals may not thereafter be changed, even if one or more such individuals thereafter cease to be members of the group You describe.

Death of Annuitant

Upon the death of an Annuitant, before the Annuity Start Date, the Account Value allocated to the Annuitant must be distributed within five years of the death of such Annuitant and is payable to the Owner. If an Annuitant dies on or after the Annuity Start Date and before all of the Account Value allocated to that Annuitant has been distributed, the remaining portion will be distributed as least as rapidly as under the method of distribution being used as of the date of the Annuitant's death.

Such distributions will reduce the Account Value and may reduce annual Annuity Payments that We thereafter make under this Policy. The selection of Annuitants may affect the amount and timing of distributions from the Policy, but the Annuitants will not receive any distributions or other payments under the Policy and will have no obligations thereunder. The distributions are subject to the liquidity of the Investment Accounts and subject to availability of funds (see "Availability of Funds"). All distributions or payments made under the Policy will be paid to the Owner and not the designated Annuitants.

TRANSFERS

Transfers among Investment Accounts

Transfers are allowed once every three months. You may transfer all or a portion of value in each Investment Account to another Investment Account subject to the availability of an Investment Account and subject to general restrictions stated here.

Deferral of Payment

Transfers will usually be processed within 7 days after We receive the Written Request at Our Home Office. However, We may postpone the processing of any such transactions for any of the reasons described in the section of this Policy entitled "Availability of Funds."

Transfers among Investment Accounts

Transfers are allowed once every three months. You may transfer all or a portion of the Annuity Units of each Investment Account to another Investment Account subject to the availability of an Investment Account and subject to general restrictions stated here.

The number of Annuity Units of each Investment Account will change effective with any transfer.

As a result of any transfer, the number of Annuity Units of a receiving Investment Account will be increased by (a) multiplied by (b) divided by (c), where:

- (a) the number of Annuity Units to be transferred from the sending Investment Account to the receiving Investment Account
- (b) the Annuity Unit Value of the sending Investment Account
- (c) the Annuity Unit Value of the receiving Investment Account.

DEATH PROVISIONS

The death benefits provided under this Policy are not less than the minimum benefits required under the laws of the state where this Policy is delivered. Any payments made, as the result of a death will be determined when We receive a certified death certificate, an order from a court of competent jurisdiction or any other proof acceptable to Us.

Death before the Annuity Start Date

On the death of any Annuitant before the Annuity Start Date the death benefit equals that portion of the Account Value allocated to such Annuitant on the date We receive due proof of death. We will pay such death benefit to the Owner(s) who will be deemed to be the Beneficiary(ies). If there is no surviving Owner(s), We will pay the death benefit to the Beneficiary(ies).

Any Beneficiary who is a natural person, may, within one year after the date of death, elect a payment method. The payment method elected may not extend beyond such Beneficiary's life or life expectancy and the payments must begin within one year after death. If a payment method is not elected or the Beneficiary is a non-natural person, the entire death benefit will be distributed in a lump sum no later than five years after the date of death.

Death after the Annuity Start Date

If an Annuitant dies on or after the Annuity Start Date, any remaining Annuity Payments will continue as if there had been no death. Such remaining Annuity Payments will be made to the Owner(s) who will be deemed to be the Beneficiary(ies).

If an Owner dies on or after the Annuity Start Date, any remaining Annuity Payments will continue to the Payee as if there had been no death.

If there is more than one Owner and one of the Owners dies, all rights vest equally in the surviving Owners. If there is no surviving Owner, each surviving Beneficiary will become an Owner of this Policy. If no Beneficiary survives, then the estate of the last Owner to die will become the Owner. If more than one Owner dies and there is not sufficient evidence to establish which Owner died last, the Owners will be deemed to have died at the same time.

AGL LIFE ASSURANCE COMPANY

SINGLE PREMIUM IMMEDIATE GROUP VARIABLE ANNUITY WITH PERIOD CERTAIN

Policy values are variable.

Non-participating - Policy does not pay dividends.

All benefits based on the investment experience of the Investment Accounts of the Variable Account may increase or decrease and are variable and not guaranteed as to dollar amount. The payment option cannot be changed after the Policy Date.

AGL LIFE ASSURANCE COMPANY
[610 West Germantown Pike, Suite 460, Plymouth Meeting, PA 19462]

APPLICATION for SINGLE PREMIUM IMMEDIATE GROUP ANNUITY

Applicant: _____]

Applicant's Address: _____]

Federal Employer Identification Number: _____]

Desired Effective Date: [___/___/___] **Payee of Annuity Benefits** [_____]
(if other than Applicant)

Annuitants: _____]

Describe Annuitant Class or List Annuitants in Group (name, sex, date of birth). Attach additional sheets if required.
(The number of Annuitants must meet our minimum size requirement on the date of issue.)

Period Certain for the Annuity Payments: [___] Years

Single Premium: [\$ _____]

Allocate the payment to the following account(s) and indicate percentage(s)

Investment Account	Percent	Investment Account	Percent
<input type="checkbox"/> _____	_____ %	<input type="checkbox"/> _____	_____ %
<input type="checkbox"/> _____	_____ %	<input type="checkbox"/> _____	_____ %

AGREEMENT

This Application is for a Single Premium Immediate Group Variable Annuity policy ("Policy"). The Policy provides Annuity payments in the manner described in the Policy. The terms of the Policy, if issued, are hereby accepted by the Applicant.

The Applicant hereby agrees that the Single Premium for this Policy, as listed above, shall be in currency of the United States of America.

Each signer agrees that to the best of his or her knowledge and belief, all statements and answers on this application are complete and true and may be relied upon in determining whether to issue the contract. The answers will form a part of any contract issued; and no registered representative has the authority to modify this agreement or waive any of Our rights or requirements. Any change in plan, benefits applied for, amount of annuity, age at issue or underwriting class must be agreed to in writing.

Each signer acknowledges and agrees that the Applicant must consult an independent advisor to determine the tax consequences of holding the Policy and of withdrawals and other distributions from the Policy based upon the Applicant's particular circumstances, and that AGL Life Assurance Company makes no representations or warranties as to any such consequences.

Each signer recognizes that AGL Life Assurance Company is not a bank and interests in the Variable Account and of the Investment Accounts are not backed or guaranteed by any bank or insured by the Federal Deposit Insurance Corporation.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application is guilty of a crime and may be subject to fines and confinement in prison.

SUITABILITY

THE POLICY VALUE, ITS ACCOUNT VALUE, AND THE VALUE OF ANNUITY PAYMENTS MADE UNDER THE POLICY, WHEN BASED ON A SEPARATE ACCOUNT, MAY INCREASE OR DECREASE ON ANY DAY DEPENDING UPON THE INVESTMENT PERFORMANCE OF THE VARIABLE ACCOUNT AND THE INVESTMENT ACCOUNTS. NO MINIMUM ACCOUNT VALUE IS GUARANTEED. ALL VALUES AND PAYMENTS UNDER THE POLICY ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNTS.

A copy of this Application is to be attached to your Policy. It is a part of the Policy.
It is agreed that this Application replaces any prior application for your Policy.

Signed for the Applicant by: _____
(Signature)

Title: _____

at _____ this _____ day of _____, 20__

Agent's Signature _____ Print Agent's Name _____

SERFF Tracking Number: AGLL-126183446 State: Arkansas
Filing Company: AGL Life Assurance Company State Tracking Number: 42609
Company Tracking Number: IVA-0902
TOI: A06G Group Annuities - Immediate Variable Sub-TOI: A06G.000 Annuities - Immediate Variable
Product Name: Immediate Group Variable Annuity
Project Name/Number: Single Premium Immediate Group Variable Annuity with Period Certain/IVA-0902

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Certificate of Compliance.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application Comments: Attached in the Form Schedule.		

	Item Status:	Status Date:
Satisfied - Item: Statements of Variability Comments: Attachments: Statement of Variability For IVA-0902.pdf Statement of Variability For APIVA-0902AR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification & Notice Comments: Attachments: Certificate of Compliance.pdf AR Notice to Applicant.pdf		

AGL LIFE ASSURANCE COMPANY

Flesch Readability Certification

IVA-0902 & APIVA-0902AR 40.2

I hereby certify that each Flesch Readability score listed above is correct and true.



Harley W. Misson
Director of Compliance

June 09, 2009

Date

AGL Life Assurance Company

MEMORANDUM OF VARIABILITY

Form: IVA-0902

Variability Denoted by Bracketing in Policy Form

(List of Funds is submitted separately)

Date: June 5, 2009

Page Number	Bracketed Text	Scope of Variability
Cover	Signatures	These reflect the current holders of the offices of Secretary and President. An informational filing will be made in the event that there is a change in officers.
Cover	Home Office Address	This reflects the current Home Office Address. All necessary regulatory requirements, including policy form filing requirements, will be satisfied in the event that the Home Office address changes.
Policy Data Page	Owner	Name of Policy Owner will be inserted.
Policy Data Page	Payee	Name of Payee will be inserted.
Policy Data Page	State of Issue	Actual State of Issue will be inserted
Policy Data Page	Policy Number	Actual Plan number will be inserted.
Policy Data Page	Policy Date:	Actual Policy Date will be inserted.
Policy Data Page	Annuity Start Date	Actual Annuity Start Date will be inserted.
Policy Data Page	Final Payment Date	Actual Final Payment Date will be inserted.
Policy Data Page	Single Premium	Actual Single Premium Commitment will be inserted.
Policy Data Page	Period Certain	The actual Period Certain chosen on the application will be inserted
Policy Data Page	Mortality and Expense Risk Rate	The actual Mortality and Expense Rate applicable to the policy will be inserted
Policy Data Page	Tax Load	The actual Tax Load applicable to the policy will be inserted

Policy Data Page	Premium Load	The actual Premium Load applicable to the policy will be inserted
Policy Data Page	Expense Charge	The actual Expense Charge Rate applicable to the policy will be inserted. The number of Policy Years may also vary depending on the characteristics of the policy
Policy Data Page	Annuitants	Annuitants will either be described as a unique class or actual annuitants name, sex, date of Birth and age will be listed
Policy Data Page	Description of Investment Accounts of the Variable Account	The actual list of available Investment Accounts of the Variable Account will be shown.

AGL Life Assurance Company

MEMORANDUM OF VARIABILITY

Form: APIVA-0902AR

Variability Denoted by Bracketing in Policy Form

(List of Funds is submitted separately)

Date: June 5, 2009

Bracketed Text	Scope of Variability
Home Office Address	This reflects the current Home Office Address. All necessary regulatory requirements, including policy form filing requirements, will be satisfied in the event that the Home Office address changes.
Blanks	These blanks will be filled with the applicant's information.
Investment Account Blanks	One or more of the funds on an approved List of Funds will appear on these blanks with the appropriate percentage allocation, between 0 and 100%.
Applicant Signature and Title	Applicant will sign and insert title
Location	The location where the application is completed will be entered
Date	The date the application is completed will be entered
Agent Signature and Name	The Agent will sign and Print their name.

**AGL LIFE ASSURANCE COMPANY
610 W. GERMANTOWN PIKE, SUITE 460
PLYMOUTH MEETING, PA 19462**

CERTIFICATION

Please be advised that Regulation 6 and Regulation 19 have been reviewed, and AGL Life Assurance Company considers this form filing to be in compliance with all applicable Statutes and Regulations of the State of Arkansas.



Harley W. Misson
Director of Compliance

**AGL LIFE ASSURANCE COMPANY
610 WEST GERMANTOWN PIKE, SUITE 460
PLYMOUTH MEETING, PENNSYLVANIA**

**Arkansas Act 197 of 1987
Notice to Applicant**

AGL Life Assurance Company
610 W. Germantown Pike, Suite 460
Plymouth Meeting, PA 19462

Customer Service Telephone: (866) 873-1641

Name of Agent: _____

Agent Address: _____

Agent Telephone: _____

If we at AGL Life Assurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West 3rd Street
Little Rock, AR 72201-1904
(800) 282-9134
(501) 371-1811
Legal: (501) 371-2820