

<i>SERFF Tracking Number:</i>	<i>AGLL-126259104</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AGL Life Assurance Company</i>	<i>State Tracking Number:</i>	<i>43164</i>
<i>Company Tracking Number:</i>	<i>END-0906A & END-0906B</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Death Benefit Option 4 Endorsement</i>		
<i>Project Name/Number:</i>	<i>/END-0906a & END-0906b</i>		

Filing at a Glance

Company: AGL Life Assurance Company

Product Name: Death Benefit Option 4
Endorsement

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Filing Type: Form

SERFF Tr Num: AGLL-126259104 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43164

Co Tr Num: END-0906A & END-
0906B State Status: Approved-Closed

Author: Harley Misson

Date Submitted: 08/07/2009

Reviewer(s): Linda Bird

Disposition Date: 08/11/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

General Information

Project Name:

Project Number: END-0906a & END-0906b

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Variable life 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: 08/11/2009

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/11/2009

Deemer Date:

Submitted By: Harley Misson

Filing Description:

Endorsement END-0906a will be used with Flexible Premium Variable Life Insurance Policy, form VL-0901AR, which was approved by the Department for use on 06/16/08.

Created By: Harley Misson

Corresponding Filing Tracking Number:

Endorsement END0906b will be used with Flexible Premium Survivorship Variable Life Insurance Policy, form VJ-0901AR, which was approved by the Department on 08/04/08.

SERFF Tracking Number: AGLL-126259104 State: Arkansas
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Company Tracking Number: END-0906A & END-0906B
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: Death Benefit Option 4 Endorsement
Project Name/Number: /END-0906a & END-0906b

The endorsements will add a fourth death benefit option to the policies, which is designated to produce a death benefit pattern that is between the traditional Option 1 (Level Death Benefit = Face Amount) and the Option 2 (Death Benefit = Face Amount plus Account Value).

The endorsement will be used when a specific pattern of death benefits is desired.

AGL Life Assurance Company distributes variable annuity and variable life insurance contracts 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, promulgated by the U.S. Securities and Exchange Commission.

There is no impact on the currently filed rates.

If you have any questions or need additional information, please contact me by phone at (484) 530-4805 or email at hmisson@philafin.com.

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]

SERFF Tracking Number: AGLL-126259104 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: \$20.00 per miscellaneous form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AGL Life Assurance Company	\$40.00	08/07/2009	29700476

SERFF Tracking Number: AGLL-126259104 State: Arkansas
Filing Company: AGL Life Assurance Company State Tracking Number: 43164
Company Tracking Number: END-0906A & END-0906B
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: Death Benefit Option 4 Endorsement
Project Name/Number: /END-0906a & END-0906b

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/11/2009	08/11/2009

SERFF Tracking Number: *AGLL-126259104* *State:* *Arkansas*
Filing Company: *AGL Life Assurance Company* *State Tracking Number:* *43164*
Company Tracking Number: *END-0906A & END-0906B*
TOI: *L06I Individual Life - Variable* *Sub-TOI:* *L06I.002 Single Life - Flexible Premium*
Product Name: *Death Benefit Option 4 Endorsement*
Project Name/Number: */END-0906a & END-0906b*

Disposition

Disposition Date: 08/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGLL-126259104 State: Arkansas
 Filing Company: AGL Life Assurance Company State Tracking Number: 43164
 Company Tracking Number: END-0906A & END-0906B
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
 Product Name: Death Benefit Option 4 Endorsement
 Project Name/Number: /END-0906a & END-0906b

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Endorsement		Yes
Form	Endorsement		Yes

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Form Schedule

Lead Form Number: END-0906a

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	END-0906a	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.600	END-0906a.pdf
	END-0906b	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.100	END-0906b.pdf

**AGL LIFE ASSURANCE COMPANY
PLYMOUTH MEETING, PENNSYLVANIA
ENDORSEMENT**

This policy is amended by changing the terms of Part 3, Insurance Plan as it pertains to Death Benefit Options.

The number of Death Benefit Options is increased from three to four.

The following is added to Death Benefit Options.

Option 4: The greater of (a), (b) and (c) where:

- (a) Is the Face Amount in effect on the date of death; and
- (b) Is the smaller of (1) Face Amount plus the Account Value on the date of death, and (2) the Specified Amount, described below, on the date of death; and
- (c) Is the Account Value on the date of death multiplied by the Minimum Death Benefit Factor shown in Policy Schedule F.

The Specified Amount is [\$_____ increasing each _____ by _____% per policy year compounded _____ly for a period of _____. After such period the Specified Amount is \$ _____.]

Changes from Option 4 will be made based on the principal that the death benefit less account value shall not be increased as a result of such change. The Death Benefit of the changed policy will be for such amount as we approve. Option 4 may only be elected at issue of the policy.

This endorsement will not alter the Maximum Net Amount at Risk nor limit our ability to enforce such maximum as described in Policy Schedule D of the policy to which this endorsement is attached.

This endorsement is attached to and made a part of this policy effective on the Policy Date.



Secretary



President

**AGL LIFE ASSURANCE COMPANY
PLYMOUTH MEETING, PENNSYLVANIA**

ENDORSEMENT

This policy is amended by changing the terms of Part 3, Insurance Plan as it pertains to Death Benefit Options.

The number of Death Benefit Options is increased from three to four.

The following is added to Death Benefit Options.

Option 4: The greater of (a), (b) and (c) where:

- (a) Is the Face Amount in effect on the date of death of the last surviving Insured; and
- (b) Is the smaller of (1) Face Amount plus the Account Value on the date of death of the last surviving Insured, and (2) the Specified Amount, described below, on the date of death of the last surviving Insured; and
- (c) Is the Account Value on the date of death of the last surviving Insured multiplied by the Minimum Death Benefit Factor shown in Policy Schedule F.

The Specified Amount is [\$ _____ increasing each _____ by _____% per policy year compounded _____ly for a period of _____. After such period the Specified Amount is \$ _____.]

Changes from Option 4 will be made based on the principal that the death benefit less account value shall not be increased as a result of such change. The Death Benefit of the changed policy will be for such amount as we approve. Option 4 may only be elected at issue of the policy.

This endorsement will not alter the Maximum Net Amount at Risk nor limit our ability to enforce such maximum as described in Policy Schedule D of the policy to which this endorsement is attached.

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Secretary



President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Flesch Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application Comments: APP-0901AR was approved by the Department on 06/22/09		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable with this endorsement filing Comments:		

AGL LIFE ASSURANCE COMPANY

Flesch Readability Certification

END-0906a.....54.6
END-0906b.....54.1

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



Harley W. Misson
Director of Compliance

August 07, 2009
Date