

SERFF Tracking Number: AGNN-126266964 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 43304
 Company Tracking Number: SW59-809
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: SW59-809
 Project Name/Number: /

Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: SW59-809

SERFF Tr Num: AGNN-126266964 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-
Variable

SERFF Status: Closed-Approved- State Tr Num: 43304
Closed

Sub-TOI: A02I.002 Flexible Premium

Co Tr Num: SW59-809

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Angie Fox

Disposition Date: 08/25/2009

Date Submitted: 08/21/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/25/2009

Explanation for Other Group Market Type:

State Status Changed: 08/25/2009

Deemer Date:

Created By: Angie Fox

Submitted By: Angie Fox

Corresponding Filing Tracking Number:

Filing Description:

This filing does not contain any unusual or controversial items. The form is new and is intended to replace endorsement SW59-1006, approved by your Department on November 17, 2006. To the best of our knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state. Such forms contain no provisions previously disapproved by your Department.

Form SW59-809 is an amendatory endorsement that will be attached to contract Form IFA 406 approved by your department on May 5, 2006. The only change to this endorsement is the addition of item g) which states that withdrawal charges will not apply if the withdrawal is for the purpose of a loan. The effective date will be either the Contract Date or

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the date the endorsement is mailed.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

Company and Contact

Filing Contact Information

Angie Fox, angie.fox@aigretirement.com
 2919 Allen Parkway, L10-30 713-831-6050 [Phone]
 Houston, TX 77019 713-831-6932 [FAX]

Filing Company Information

The Variable Annuity Life Insurance Company CoCode: 70238 State of Domicile: Texas
 2929 Allen Parkway, L10-30 Group Code: 11 Company Type:
 Houston, TX 77019 Group Name: State ID Number:
 (713) 831-1305 ext. [Phone] FEIN Number: 74-1625348

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: the fee for making this filing in our domicile state of Texas is \$100; therefore, \$100 is included.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	08/21/2009	30025885

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/25/2009	08/25/2009

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Disposition

Disposition Date: 08/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: SW59-809

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SW59-809	Certificate	Amendatory Amendmen t, Insert Page, Endorseme nt or Rider	Initial		40.700	SW59- 809_ProfileEn d.pdf

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY
Houston, Texas

AMENDATORY ENDORSEMENT

This Endorsement modifies the annuity contract to which it is attached (the "Contract"). In the case of conflict between the provisions of the policy and those of this Endorsement, this Endorsement will prevail.

This Endorsement amends Section 4.02, **Conditions Under Which the Withdrawal Charge Will Not Apply**, of your Contract. Section 4.02 is deleted in its entirety and replaced with the following new Section 4.02:

4.02 Conditions Under Which the Withdrawal Charge Will Not Apply – The charge described in Section 4.01 above, will not apply to withdrawals under any of the following conditions:

- a. You elect an Annuity Income Option.
- b. Upon Your death.
- c. You become totally and permanently disabled (see Section 6.02(b)).
- d. You make a withdrawal or surrender to comply with the minimum distribution rules of the applicable section of the Code and regulations issued by the Secretary of the Treasury under the applicable section (see Section 6.03).
- e. You are separated or retired from service with the employer that maintains the Plan.
- f. You are at least 59½ and your contract is at least five years old
- g. If the withdrawal is for the purpose of a loan.

To comply with applicable law we may waive the limitation uniformly for other reasons on all contracts issued under certain plans or arrangements. No waiver will be made that is unfairly discriminatory to any person.

The provisions of this Endorsement shall be effective as of [September 1, 2009], or the Contract Issue Date, whichever is later.

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY



Secretary

CERTIFICATION

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY, NAIC #70238, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of Ark. Stat. Ann. s 23-80-206 and s 23-80-207 as cited in the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesh Score</u>
SW59-809	Amendatory Endorsement	40.7

Angie Fox

Angie Fox, ACS, AIAA, AIRC
Legal Analyst II

August 14, 2009

Date