

SERFF Tracking Number: AMGN-126305470 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 43506
Company Tracking Number: AGLC103732
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: AGLC103723
Project Name/Number: /

Filing at a Glance

Company: American General Life Insurance Company

Product Name: AGLC103723

SERFF Tr Num: AMGN-126305470 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 43506

Sub-TOI: L08.000 Life - Other

Co Tr Num: AGLC103732

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Luis Cardozo

Disposition Date: 09/24/2009

Date Submitted: 09/15/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Exempt

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/24/2009

Explanation for Other Group Market Type:

State Status Changed: 09/24/2009

Deemer Date:

Created By: Luis Cardozo

Submitted By: Luis Cardozo

Corresponding Filing Tracking Number:
AGLC103732

Filing Description:

Re: From AGLC103732 Conversion of Policy Endorsement

American General Life submits form AGLC103732 Conversion of Policy Endorsement for approval. This endorsement will be used when the policy owner converts an existing policy. The endorsement will be added to the new policy in order to establish the existing policy's issue date as the date for calculating the Suicide and Incontestability periods.

Company and Contact

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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:
Houston, TX 77019	Group Name: AIG	State ID Number:
(713) 831-3508 ext. [Phone]	FEIN Number: 25-0598210	

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	09/15/2009	30567437

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/24/2009	09/24/2009

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	09/17/2009	09/17/2009	Luis Cardozo	09/23/2009	09/23/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Conversion of Policy Endorsement	Luis Cardozo	09/23/2009	09/23/2009
Form	Conversion of Policy Endorsement	Luis Cardozo	09/15/2009	09/15/2009

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Disposition

Disposition Date: 09/24/2009

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
Form (revised)	Conversion of Policy Endorsement		No
Form	Conversion of Policy Endorsement	Replaced	No
Form	Conversion of Policy Endorsement	Replaced	No
Form	Conversion of Policy Endorsement	Replaced	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/17/2009
Submitted Date 09/17/2009
Respond By Date 10/19/2009

Dear Luis Cardozo,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Please refer to the Suicide provision of Endorsement. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

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 09/23/2009
 Submitted Date 09/23/2009

Dear Linda Bird,

Comments:

Good morning,

Response 1

Comments: The Suicide provision in the endorsement has been revised, and the form ahs been renumbered as required.

Related Objection 1

Comment:

Please refer to the Suicide provision of Endorsement. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Conversion of Policy Endorsement	AGLC103732-AR		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	AGLC103732_AR_CONVERSION_OF_POLICY_ENDORS EMENT.p df

Previous Version

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 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
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 Project Name/Number: /

Amendment Letter

Submitted Date: 09/23/2009

Comments:

The form number has been corrected in the Form Schedule Tab.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AGLC103732-4	Policy/Contr	Conversion of Policy Certificate: Endorsement, t	Initial				0.000	AGLC103732_AR_CONVERSION_OF_POLICY_ENDORSEMENT.pdf

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Amendment Letter

Submitted Date: 09/15/2009

Comments:

The form submitted had the wrong form number at the bottom, attached please find corrected form with form number.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AGLC103732	Policy/Contr	Conversion	Initial				0.000	AGLC103732.pdf
	act/Fraternal of Policy	Certificate: Endorsemen						
	Amendment, t	Insert						
	Page,	Endorsemen						
	Endorsemen	t or Rider						

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Form Schedule

Lead Form Number: AGLC103732

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLC103732-4	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Conversion of Policy	Initial		0.000	AGLC103732_AR_CONVERSION_OF_POLICY_ENDORSEMENT.pdf

AMERICAN GENERAL LIFE INSURANCE COMPANY

CONVERSION OF POLICY ENDORSEMENT

This endorsement has been added to and made part of the policy ("Policy") to which it is attached. The Policy is issued as a result of the Policyowner's election to convert an existing policy ("Converted Policy").

This endorsement modifies the following Policy provisions relating to:

1. Incontestability; and
2. Suicide.

Incontestability. We cannot contest this Policy after it has been in force for 2 years from the later of:

1. The Converted Policy's Date of Issue; or
2. The last date of reinstatement of either the Converted Policy or this Policy, if any.

Suicide. If the Insured takes his or her own life, while sane or insane, within 2 years from the later of the Converted Policy's Date of Issue.

We will limit the Death Benefit Proceeds to the premiums paid less any policy loans, including outstanding interest, and less any partial cash surrenders paid.

The effective date of this endorsement is the Date of Issue of the Policy to which it is attached.



President

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a		
Comments:		

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/15/2009	Form	Conversion of Policy Endorsement	09/15/2009	AGLC103723VER2.pdf (Superseded)
09/15/2009	Form	Conversion of Policy Endorsement	09/23/2009	AGLC103732.pdf (Superseded)
09/23/2009	Form	Conversion of Policy Endorsement	09/23/2009	AGLC103732_AR_CONVER SION_OF_POLICY_ENDOR SEMENT.pdf

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