

SERFF Tracking Number: AGNN-126919621 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
 Company Tracking Number: UITN-194-IC
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: UITN-194-IC
 Project Name/Number: /

Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: UITN-194-IC SERFF Tr Num: AGNN-126919621 State: Arkansas
 TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 47391
 Variable and Variable Closed
 Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: UITN-194-IC State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Angie Fox Disposition Date: 12/01/2010
 Date Submitted: 11/23/2010 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: 12/01/2010 Explanation for Other Group Market Type:
 State Status Changed: 12/01/2010
 Deemer Date: Created By: Angie Fox
 Submitted By: Angie Fox Corresponding Filing Tracking Number:
 Filing Description:
 Attached for your approval are copies of the above referenced forms. These forms are in final form and do not replace any forms previously approved by your Department.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138. We further certify that we are in compliance with Regulation 6, Articles 6, 7, 9, and 10.

The Variable Annuity Life Insurance Company was approved to issue variable contracts in AR on 05/01/1969.

SERFF Tracking Number: AGNN-126919621 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
 Company Tracking Number: UITN-194-IC
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: UITN-194-IC
 Project Name/Number: /

These pages are alternates for the Cover Page and page three within individual fixed and variable annuity contract form UITN-194, approved by your department on 04/28/94.

These pages are necessary to increase the Separate Account fee up to a maximum of 2.10%. The increased fee is due to an increase in expenses related to offering the Contract in a new distribution channel comprised mainly of Independent agents. Prior to this, the product was only offered through the Company's captive agent force. The only change to the cover page and to page three is the increased fee. All other pages and content remain the same.

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: our domicile state of Texas requires a fee of \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	11/23/2010	42273374

SERFF Tracking Number: AGNN-126919621 State: Arkansas
Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
Company Tracking Number: UITN-194-IC
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: UITN-194-IC
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/01/2010	12/01/2010

SERFF Tracking Number: AGNN-126919621 State: Arkansas
Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
Company Tracking Number: UITN-194-IC
TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
Variable and Variable
Product Name: UITN-194-IC
Project Name/Number: /

Disposition

Disposition Date: 12/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNN-126919621 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
 Company Tracking Number: UITN-194-IC
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: UITN-194-IC
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	replacement page		Yes
Form	replacement page		Yes

SERFF Tracking Number: AGNN-126919621 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
 Company Tracking Number: UITN-194-IC
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: UITN-194-IC
 Project Name/Number: /

Form Schedule

Lead Form Number: UITN-194-IC

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UITN-194-IC	Policy/Cont replacement page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	UITN-194-IC.pdf
	UITN-194-IC3	Policy/Cont replacement page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.000	UITN-194-IC3.pdf

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

[2929 Allen Parkway, Houston, Texas 77019]

ANNUITANT:

OWNER:

DATE OF ISSUE:

CONTRACT NUMBER:

ANNUITY DATE:

DATE OF BIRTH:

In return for Purchase Payment(s), VALIC will pay annuity and other benefits as provided in this Contract.

**Please read your Contract carefully
See Index on Page 2**

- **Maintenance Charge** – There may be an account maintenance charge during the accumulation period. The charge is \$3.75 for each quarter and is assessed only if any portion of the Accumulation Value was applied to one or more Variable Investment Options during that quarter. See section 2.04 for a complete description.
- **Separate Account Charge** – There is a daily charge against the Separate Account at an annual rate of up to [2.10%] of the average daily net asset value of the Separate Account, based upon the Variable Investment Option to which assets are allocated. This charge only applies to assets under Variable Investment Options. See Section 2.05 for a complete description.
- **Cash Surrender or Withdrawal Charge** – There is a charge at the time of surrender or withdrawal equal to 5% of (i) the amount withdrawn, or (ii) the amount of any Purchase Payments received during the most recent 60 months prior to the surrender or withdrawal, whichever is less. See Sections 4.03, 4.04 and 4.05 for a complete description and conditions under which there is no charge.

The conditions and provisions on this and the following pages are the entire legal Contract between VALIC and the Owner. No agent has the authority to change this Contract or waive any of its provisions. Only the President or a Vice President of VALIC may change this Contract. Any such changes must be in writing. All conditions and provisions are subject to applicable state laws.

EXECUTED AT VALIC'S HOME OFFICE ON THE DATE OF ISSUE

[*Katherine Stoner*

SECRETARY

Bruce Adams

PRESIDENT]

ANNUITY PAYMENTS AND SURRENDER VALUES PROVIDED BY THIS CONTRACT WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT.

NOTICE OF TWENTY DAY RIGHT TO EXAMINE CONTRACT: You may cancel this Contract by delivering or mailing a written notice to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas 77019, and by returning the Contract before midnight of the twentieth (20) day after the date You receive the Contract. Notice given by mail and return of the Contract by mail are effective on being postmarked, properly addressed and postage prepaid. VALIC will return all payments allocated to the Contract within ten days after it receives notice of cancellation and the returned policy.

**INDIVIDUAL FIXED AND VARIABLE NON-QUALIFIED DEFERRED ANNUITY CONTRACT
-NON-PARTICIPATING-**

Section 1 - DEFINITIONS

Accumulation Period: The time between the date of the first Purchase Payment and the Annuity Date.

Accumulation Value: Equals the sum of the values of Your Fixed Interest Options and Variable Investment Options that have not been applied to provide annuity payments.

Annuitant: The person for whose life VALIC will base payments during the Annuity Period. See Section 5.01 which explains when the Annuitant and Owner may be different persons.

Annuity Period: The time during which VALIC makes annuity payments.

Code: The Internal Revenue Code of 1986, as amended.

Company Reference: "We," "Our," "Us," or "VALIC," means The Variable Annuity Life Insurance Company.

Contract Year: The twelve month period starting with the date of issue and subsequently with each anniversary of that date.

Investment Fund: An investment portfolio which is the underlying investment medium for a Variable Investment Option.

General Account: The assets of VALIC other than those in the Separate Account or any other segregated asset account.

Home Office: The principal office of VALIC.

Owner: The person(s) or entity designated as Owner on page one. Any reference to "You" or "Your" means Owner.

Purchase Payment: An amount paid to VALIC in consideration for the benefits of this Contract.

Separate Account: A segregated asset account established under the Texas Insurance Code (known as Separate Account A).

Surrender Value: The Accumulation Value of Your Contract less any charges.

Section 2—CONTRACT AND PURCHASE PAYMENTS

2.01 Incontestability – This Contract is incontestable.

2.02 Minimum Contract Value - We can end the Contract and pay the Surrender Value to You if, during the Accumulation Period, the total Accumulation Value for this Contract falls below \$300 and there are no Purchase Payments for two Contract Years.

2.03 Purchase Payments - Purchase Payments may be made at any time during the Accumulation Period. We require no payment beyond the first. We will not penalize You if any scheduled payments are omitted or stopped.

If only one Purchase Payment is to be made, it must be at least \$1,000. Periodic payments must be at least \$30 each. VALIC may waive this minimum.

We may deduct amounts from Purchase Payments or from the Accumulation Value for applicable premium taxes. We will allocate the net Purchase Payment to one or more Investment Options according to Your directions.

2.04 Maintenance Charge – During the Accumulation Period We may deduct a charge from the Accumulation Value for certain account maintenance expenses. The charge is due each calendar quarter during which any Variable Investment Option Accumulation Value is credited to this Contract. We will not deduct the charge for any calendar quarter if the Accumulation Value for this Contract is credited only to the Fixed Interest Options throughout the quarter.

We will deduct the charge at the end of the calendar quarter in which it is due, allocated among Your Variable Investment Options. However, if You surrender the Contract or transfer all Variable Accumulation Values to a Fixed Interest Option, the full quarterly charge will be deducted at the time of surrender or transfer.

The charge is \$3.75 for each quarter.

2.05 Separate Account Charge – We deduct a daily charge from the Separate Account. The amount of the charge depends on the Variable Investment Option from which it is deducted, and is imposed at an annual rate of up to [2.10%] of the assets of the Variable Investment Option. The rate is fixed and may not be increased by Us.

SERFF Tracking Number: AGNN-126919621 State: Arkansas
Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 47391
Company Tracking Number: UITN-194-IC
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: UITN-194-IC
Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

flesch.pdf

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>
UITN-194-IC	Replacement Page	50
UITN-194-IC3	Replacement Page	51



Tracey Harris
Vice President

November 23, 2010

Date