

SERFF Tracking Number: AGNN-126486198 State: Arkansas
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 44766
 Company Tracking Number: VR414-10
 TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
 Product Name: Forfeiture Endorsement
 Project Name/Number: VR414-10/VR414-10

Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: Forfeiture Endorsement SERFF Tr Num: AGNN-126486198 State: Arkansas
 TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44766
 Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: VR414-10 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Nancy R Smith Disposition Date: 02/12/2010
 Date Submitted: 02/04/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: VR414-10
 Project Number: VR414-10
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 02/12/2010

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Group
 Group Market Size: Small and Large
 Group Market Type: Employer
 Explanation for Other Group Market Type:
 State Status Changed: 02/12/2010
 Created By: Nancy R Smith
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Nancy R Smith
 Filing Description:

The form included in this SERFF filing is being submitted for your review and approval. This form is new and does not replace any form 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.

Form VR414-10 is an endorsement that will be attached to plans that provide for employer contributions into employee accounts and explains how the Company maintains such forfeited funds. For example, any amounts forfeited by the employee as outlined in the plan will be placed into a separate unallocated fixed investment option under the Contract's fixed investment option. The endorsement formalizes the plan forfeiture procedures and provides important

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documentation of such procedures for the group, the individual participants, and VALIC. The endorsement will be issued with fixed and variable annuity contracts previously approved by your Department, including our Portfolio Director policies (forms UIT-194, UITG-194), RSVP policy (form GFUA-398), and Academic Freedom policy (form GFA-504).

Company and Contact

Filing Contact Information

Nancy R. Smith, Compliance Analyst Sr Nancy.R.Smith@valic.com
 2929 Allen Parkway, L10-30 800-262-4764 [Phone] 6070 [Ext]
 Houston, TX 77019-2155 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: TEXAS FEE IS \$100.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	02/04/2010	33985846

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/12/2010	02/12/2010

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Disposition

Disposition Date: 02/12/2010

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	SOV		Yes
Form	FORFEITURE ENDORSEMENT		Yes

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Form Schedule

Lead Form Number: VR414-10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	VR414-10	Certificate	FORFEITURE Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	VR414-10.pdf

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

(the "Company")
[2929 Allen Parkway
Houston, Texas 77019]

Forfeiture Endorsement

This endorsement attaches to and forms a part of Your Variable Annuity Life Insurance Company Contract. This endorsement modifies your Contract as follows:

If the Plan under which this Contract is held includes an account reflecting amounts previously forfeited by Participants pursuant to the Plan's vesting schedule, or other amounts which, consistent with the terms of the Plan, will not be allocated to Participant Accounts (including amounts which may be allocated to such Participant Accounts at a later date), then except as otherwise directed by the Employer or other authorized Plan representative and agreed by the Company:

1. Such amounts shall be maintained in a separate unallocated fixed investment option under the Contract's fixed investment option with the shortest holding period requirement.
2. Interest or crediting rates determined with respect to such separate option shall be guaranteed for not less than one calendar year at a rate that is not less than the minimum rate otherwise guaranteed for the life of the Contract; and
3. Notwithstanding any provision of the Contract to the contrary, no restrictions, limitations or charges shall apply to the allocation of such amounts to Participant Accounts.

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

[*Katherine Stoner*]

SECRETARY

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Supporting Document Schedules

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

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A ENDORSEMENT ONLY FILING Comments:		

	Item Status:	Status Date:
Satisfied - Item: SOV Comments: Attachment: SOV.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>Flesch Score</u>
VR414-10	FORFEITURE ENDORSEMENT	50



Tracey Harris
Vice President

February 4, 2010
Date

Statement of Variability for Form:

VR414-10

- The location information is bracketed for administrative purposes. Any changes will be for future use only, and on a non-discriminatory basis.
- The Officer's signature is bracketed for administrative purposes.



Tracey Harris - Vice President
The Variable Annuity Life Insurance Company

Date 02.04.2010
