

SERFF Tracking Number: AMGN-126524415 State: Arkansas  
 Filing Company: American General Life Insurance Company State Tracking Number: 45126  
 Company Tracking Number: 10001  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: 1000IROPSAT  
 Project Name/Number: /

## Filing at a Glance

Company: American General Life Insurance Company

Product Name: 10001ROPSAT

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: AMGN-126524415 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 45126

Co Tr Num: 10001

State Status: Approved-Closed

Author: Luis Cardozo

Date Submitted: 03/08/2010

Reviewer(s): Linda Bird

Disposition Date: 03/10/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/10/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 03/01/2010

Domicile Status Comments: exempt

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/10/2010

Deemer Date:

Submitted By: Luis Cardozo

Filing Description:

Re: American General Life Insurance Company

10001 Renewable Level Benefit Term Endowment Policy

Created By: Luis Cardozo

Corresponding Filing Tracking Number: 10001

American General Life Insurance Company submits for approval the referenced term life insurance form. This is a new form and does not replace any previously filed or approved form. The form has been filed Exempt in Texas, our domicile state, on March 1, 2010, under 28 TAC § 3.4004(a)(3). This form will not be illustrated for nonguaranteed

SERFF Tracking Number: AMGN-126524415 State: Arkansas  
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 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -  
 Fixed/Indeterminate Premium

Product Name: 1000IROPSAT  
 Project Name/Number: /

elements. This form will be marketed to middle income clients to fill the gap between lower cost term insurance and higher cost whole life coverage. The marketing for this product will be through our agency force.

Form 10001 offers seventeen (17) level-death benefit term plans with fully guaranteed level premiums for the first 15 years or 20 through 35 years, with coverage to expire at age 95. At the end of the level premium period, the cash value will be equal to the cumulative premiums paid, not including substandard and rider charges. The cash surrender value prior to the Expiry Date (the anniversary nearest the insured's 95th birthday) will only be payable upon surrender. At the end of the level-premium period, the policy may be continued on an annual renewable term (ART) basis without evidence of insurability until the anniversary nearest the insured's 95th birthday.

This product will start to accumulate cash value no later than the fifth (5th) policy year. After the level period, the cash value will continue to grow until the expiry date, at which time the policy will endow for the face amount. See the included schedule for the specific percentage of premiums returned.

Unless otherwise informed, we reserve the right to change the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size and color. Should there be any further question or requirements please contact me at 800-247-8837 extension 2465 or by e-mail at luis.cardozo@aglife.com.

## Company and Contact

### 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

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Fixed/Indeterminate Premium  
Product Name: 1000IROPSAT  
Project Name/Number: /  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

| COMPANY                                 | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| American General Life Insurance Company | \$50.00 | 03/08/2010     | 34689395      |

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Fixed/Indeterminate Premium  
Product Name: 1000IROPSAT  
Project Name/Number: /

## Correspondence Summary

### Dispositions

| Status              | Created By | Created On | Date Submitted |
|---------------------|------------|------------|----------------|
| Approved-<br>Closed | Linda Bird | 03/10/2010 | 03/10/2010     |

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Fixed/Indeterminate Premium  
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Project Name/Number: /

## Disposition

Disposition Date: 03/10/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Project Name/Number: /

| Schedule            | Schedule Item                                    | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Flesch Certification                             |                      | Yes           |
| Supporting Document | Application                                      |                      | Yes           |
| Supporting Document | Life & Annuity - Actuarial Memo                  |                      | No            |
| Supporting Document | 10001 Memorandum of Variability                  |                      | Yes           |
| Form                | Renewable Level Benefit term<br>Endowment Policy |                      | Yes           |

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## Form Schedule

Lead Form Number: 10001

| Schedule Item Status | Form Number | Form Type Form Name  | Action  | Action Specific Data | Readability | Attachment              |
|----------------------|-------------|--|---------|----------------------|-------------|-------------------------|
|                      | 10001       | Policy/Cont Renewable Level<br>ract/Fratern Benefit term<br>al Endowment Policy<br>Certificate | Initial |                      | 51.800      | 10001 ROP<br>SAT AR.pdf |

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# AMERICAN GENERAL LIFE Insurance Company

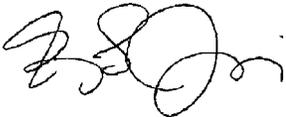
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2727-A Allen Parkway, Houston, Texas 77019 1-800-487-5433

American General Life Insurance Company, a stock company, will pay the benefits of this policy subject to its provisions. This page and the pages that follow are part of this policy.

Signed at Our Home Office at 2727-A Allen Parkway, Houston, Texas 77019.



Secretary



President

## READ YOUR POLICY

This policy is a legal contract between the Owner and American General Life Insurance Company. Read Your policy carefully.

## RIGHT TO RETURN POLICY

The Owner may return this policy to Us at the above address or to the agent from whom it was purchased within 30 days after receipt. This policy will then be cancelled as of its Date of Issue and any premium paid will be refunded.

This is a term Endowment policy providing a death benefit prior to the Expiry Date as long as this policy is in force. The Cash Surrender Value is payable on the Expiry Date, if the Insured is alive and this policy is in force. Life insurance coverage may be renewed annually to the policy anniversary nearest the Insured's 95<sup>th</sup> birthday.

Renewable Level Benefit Term Endowment Policy  
Insurance Payable In Event Of Death Prior to Expiry Date  
Guaranteed Endowment Benefit

No Dividends  
Guaranteed Premiums  
Guaranteed Death Benefits

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| 10     | Termination                          |

See Supplemental Benefit Pages For Riders, If Any.

**POLICY SPECIFICATIONS**

|                    |                        |               |               |
|--------------------|------------------------|---------------|---------------|
| Insured            | [John Doe]             | Policy Number | [123456]      |
| Face Amount        | [\$100,000]            | Date of Issue | [May 1, 2010] |
| Sex                | [Male]                 | Age at Issue  | [35]          |
| Underwriting Class | [Standard Non-Tobacco] |               |               |

**SCHEDULE OF BENEFITS AND PREMIUMS**

| Benefits                     | Benefit Amounts | Annual Premium | Level Premium Period |
|------------------------------|-----------------|----------------|----------------------|
| Life Insurance               | [\$100,000]     | [\$1,074.00]   | [15 Years*]          |
| Total Initial Annual Premium |                 | [\$1,074.00]   |                      |

Annual premiums are shown in the Table of Premiums. Premiums payable other than annually are equal to a percentage of the annual premium. These percentages are shown in the Table of Premiums. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$1,074.00.]

\*This is the Level Premium Period. Premiums are guaranteed not to change during this period.

**The Expiry Date.** The Expiry Date is [May 1, 2070.]

**Conversion Option.** This policy may be converted for a new policy as specified in the Conversion Option provision. This option is available until the [fifteenth] policy anniversary, provided the Insured is age 70 or less on the date of conversion.

**Loan Interest.** The loan interest rate is 8.00% per year, payable in arrears.

## TABLE OF PREMIUMS

| Policy Year | Guaranteed Annual Life Insurance Premium | Policy Year | Guaranteed Annual Life Insurance Premium |
|-------------|--|-------------|--|
| 1-15        | [\$1,074.00                              | 38          | [\$9,819.00                              |
| 16          | 1,137.00                                 | 39          | 10,905.00                                |
| 17          | 1,227.00                                 | 40          | 12,051.00                                |
| 18          | 1,347.00                                 | 41          | 13,299.00                                |
| 19          | 1,476.00                                 | 42          | 14,592.00                                |
| 20          | 1,647.00                                 | 43          | 16,092.00                                |
| 21          | 1,848.00                                 | 44          | 17,838.00                                |
| 22          | 2,055.00                                 | 45          | 19,845.00                                |
| 23          | 2,280.00                                 | 46          | 22,023.00                                |
| 24          | 2,466.00                                 | 47          | 24,489.00                                |
| 25          | 2,682.00                                 | 48          | 27,036.00                                |
| 26          | 2,955.00                                 | 49          | 29,757.00                                |
| 27          | 3,285.00                                 | 50          | 32,760.00                                |
| 28          | 3,693.00                                 | 51          | 36,093.00                                |
| 29          | 4,149.00                                 | 52          | 39,777.00                                |
| 30          | 4,629.00                                 | 53          | 43,764.00                                |
| 31          | 5,133.00                                 | 54          | 48,006.00                                |
| 32          | 5,646.00                                 | 55          | 52,446.00                                |
| 33          | 6,165.00                                 | 56          | 57,039.00                                |
| 34          | 6,726.00                                 | 57          | 60,269.00                                |
| 35          | 7,299.00                                 | 58          | 63,496.00                                |
| 36          | 8,001.00                                 | 59          | 66,770.00                                |
| 37          | 8,784.00]                                | 60          | 70,109.00]                               |

The premiums shown above are annual life insurance premiums. Premiums payable other than annually are computed by multiplying the applicable annual premium by the premium percentages shown below.

| Premium Interval                  | Premium Percentage |
|-----------------------------------|--------------------|
| Semi-annual                       | 50.00%             |
| Quarterly                         | 25.00%             |
| Monthly (Pre-authorized checking) | 8.33%              |

**TABLE OF GUARANTEED VALUES**

The values and periods shown are for the face amount of this policy, based on the age of the Insured on the Date of Issue.

The Net Single Premiums and Cash Values referred to in this policy are based on the 2001 Commissioners Standard Ordinary ANB Sex and Smoker Distinct Ultimate Only Mortality Table. The tables used are male or female, smoker or nonsmoker, age nearest birthday, in accordance with the Insured's Underwriting Class. The interest rate used to compute the guaranteed values is 5.00% per year. Deaths are assumed to occur at the end of the policy year of death.

| <b>End of Policy Year</b> | <b>Cash Value</b> | <b>Reduced Paid-Up Life Insurance</b> | <b>Reduced Endowment</b> | <b>End of Policy Year</b> | <b>Cash Value</b> | <b>Reduced Paid-Up Life Insurance</b> | <b>Reduced Endowment</b> |
|---------------------------|-------------------|---------------------------------------|--------------------------|---------------------------|-------------------|---------------------------------------|--------------------------|
| 1                         | [\$0.00           | [\$0.00                               | [\$0.00                  | 31                        | [\$29,828.00      | [\$62,761.00                          | [\$62,761.00             |
| 2                         | 0.00              | 0.00                                  | 0.00                     | 32                        | 30,999.00         | 63,217.00                             | 63,217.00                |
| 3                         | 0.00              | 0.00                                  | 0.00                     | 33                        | 32,216.00         | 63,706.00                             | 63,706.00                |
| 4                         | 0.00              | 0.00                                  | 0.00                     | 34                        | 33,480.00         | 64,226.00                             | 64,226.00                |
| 5                         | 430.00            | 2,449.00                              | 2,449.00                 | 35                        | 34,794.00         | 64,772.00                             | 64,772.00                |
| 6                         | 1,676.00          | 9,149.00                              | 9,149.00                 | 36                        | 36,160.00         | 65,357.00                             | 65,357.00                |
| 7                         | 3,008.00          | 15,743.00                             | 15,743.00                | 37                        | 37,579.00         | 65,981.00                             | 65,981.00                |
| 8                         | 4,382.00          | 21,993.00                             | 21,993.00                | 38                        | 39,054.00         | 66,671.00                             | 66,671.00                |
| 9                         | 5,800.00          | 27,925.00                             | 27,925.00                | 39                        | 40,587.00         | 67,421.00                             | 67,421.00                |
| 10                        | 7,304.00          | 33,746.00                             | 33,746.00                | 40                        | 42,181.00         | 68,226.00                             | 68,226.00                |
| 11                        | 8,861.00          | 39,302.00                             | 39,302.00                | 41                        | 43,836.00         | 69,084.00                             | 69,084.00                |
| 12                        | 10,569.00         | 45,016.00                             | 45,016.00                | 42                        | 45,556.00         | 69,994.00                             | 69,994.00                |
| 13                        | 12,288.00         | 50,276.00                             | 50,276.00                | 43                        | 47,344.00         | 70,968.00                             | 70,968.00                |
| 14                        | 14,134.00         | 55,547.00                             | 55,547.00                | 44                        | 49,203.00         | 72,015.00                             | 72,015.00                |
| 15                        | 16,110.00         | 60,815.00                             | 60,815.00                | 45                        | 51,134.00         | 73,145.00                             | 73,145.00                |
| 16                        | 16,743.00         | 60,720.00                             | 60,720.00                | 46                        | 53,141.00         | 74,358.00                             | 74,358.00                |
| 17                        | 17,400.00         | 60,634.00                             | 60,634.00                | 47                        | 55,227.00         | 75,662.00                             | 75,662.00                |
| 18                        | 18,083.00         | 60,572.00                             | 60,572.00                | 48                        | 57,459.00         | 77,131.00                             | 77,131.00                |
| 19                        | 18,794.00         | 60,536.00                             | 60,536.00                | 49                        | 60,273.00         | 79,323.00                             | 79,323.00                |
| 20                        | 19,530.00         | 60,524.00                             | 60,524.00                | 50                        | 63,536.00         | 82,022.00                             | 82,022.00                |
| 21                        | 20,298.00         | 60,562.00                             | 60,562.00                | 51                        | 65,298.00         | 82,727.00                             | 82,727.00                |
| 22                        | 21,093.00         | 60,627.00                             | 60,627.00                | 52                        | 67,224.00         | 83,609.00                             | 83,609.00                |
| 23                        | 21,921.00         | 60,732.00                             | 60,732.00                | 53                        | 69,577.00         | 84,961.00                             | 84,961.00                |
| 24                        | 22,782.00         | 60,857.00                             | 60,857.00                | 54                        | 72,308.00         | 86,664.00                             | 86,664.00                |
| 25                        | 23,676.00         | 61,003.00                             | 61,003.00                | 55                        | 75,146.00         | 88,322.00                             | 88,322.00                |
| 26                        | 24,605.00         | 61,178.00                             | 61,178.00                | 56                        | 78,096.00         | 89,854.00                             | 89,854.00                |
| 27                        | 25,571.00         | 61,394.00                             | 61,394.00                | 57                        | 81,161.00         | 91,114.00                             | 91,114.00                |
| 28                        | 26,575.00         | 61,660.00                             | 61,660.00                | 58                        | 85,502.00         | 93,187.00                             | 93,187.00                |
| 29                        | 27,619.00         | 61,980.00                             | 61,980.00                | 59                        | 91,445.00         | 96,018.00                             | 96,018.00                |
| 30                        | 28,702.00]        | 62,346.00]                            | 62,346.00]               | 60                        | 100,000.00]       | 100,000.00]                           | 100,000.00]              |

## DEFINITIONS

The definitions listed here are for capitalized terms not defined or explained elsewhere in the policy.

**Company Reference.** "We", "Our", "Us", or "Company" means American General Life Insurance Company.

**"You", "Your."** The words "You" or "Your" mean the Owner of this policy.

**Home Office.** Our office at 2727-A Allen Parkway, Houston, Texas 77019; Mailing Address P.O. Box 1931, Houston, Texas 77251.

**Written, In Writing.** A Written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

**Underwriting Class.** The Underwriting Class of this policy is shown on the Policy Specifications page as one or a combination of the following terms:

**Preferred Plus.** The term "Preferred Plus" means the premium is based on the Insured being an exceptional mortality risk and a non-user of tobacco and/or other products that contain nicotine.

**Preferred.** The term "Preferred" means the premium is based on the Insured being a significantly better than average mortality risk.

**Standard Plus.** The term "Standard Plus" means the premium is based on the Insured being a better than average mortality risk.

**Standard.** The term "Standard" means the premium is based on the Insured being an average mortality risk.

**Tobacco.** The term "Tobacco" means the premium is based on the Insured being a user of tobacco and/or other products that contain nicotine.

**Non-Tobacco.** The term "Non-Tobacco" means the premium is based on the Insured being a non-user of tobacco and/or other products that contain nicotine.

**Special.** The term "Special " means "Substandard" or "Rated". This means an extra premium is being charged due to the Insured's health, occupation or avocation.

**Age or Attained Age.** Age or Attained Age means the Insured's age nearest birthday at the beginning of a policy year.

**Level Premium Period.** The Level Premium Period is the period of time during which premiums cannot change. The Level Premium Period is shown on the Policy Specifications page.

**Policy months, policy years, and anniversaries.** The first policy year begins on the Date of Issue shown on the Policy Specifications page. Subsequent policy months, policy years and policy anniversaries will be measured from that date.

## **PAYMENT OF DEATH BENEFIT PROCEEDS**

We will pay the face amount, less Debt if any, of this policy in a lump sum or under a selected Payment Option to the Insured's beneficiary if the Insured dies prior to the Expiry Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death. Due proof of the Insured's death will consist minimally of Our Company claim form completed by the beneficiary and a certified copy of the death certificate of the Insured. We will add to the face amount the part of any premium paid for the period beyond the policy month in which the Insured's death occurs.

If death occurs during the Grace Period of an unpaid premium, an amount equal to one month's premium will be deducted from the proceeds.

We will pay interest as required by law, on any proceeds not paid within 30 days after We receive due proof of the date of death.

## **ENDOWMENT**

We will pay the Cash Surrender Value to the Owner on the Expiry Date if the Insured is living and the policy is in force on that date. If the Insured dies prior to the Expiry Date, no Cash Surrender Value will be paid. The Expiry Date is shown on the Policy Specifications page.

## **SUICIDE**

In the event of the suicide of the Insured, while sane or insane, within two years from the Date of Issue, Our liability will be limited to the premiums paid. If the laws of the state in which the policy is delivered require less than this two year period, the period will be as stated in such laws.

## **INCONTESTABILITY**

Except for nonpayment of premiums, We will not contest this policy after it has been in force during the lifetime of the Insured for two years from the Date of Issue.

We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the Insured for two years from the date of reinstatement.

If We contest a reinstatement, We will contest only statements made in the reinstatement application.

## **REINSTATEMENT**

If this policy lapses, it may be reinstated before the earlier of the Expiry Date and within three years after the date of default. We will require the Insured to submit evidence of insurability that is satisfactory to Us.

Reinstatement will also be subject to payment of all overdue premiums with interest at the rate of 6% per year compounded annually.

## **PREMIUM PAYMENT**

The first premium is due on the Date of Issue and is payable at Our Home Office or to an authorized agent. Insurance will not take effect before this premium is paid. Subsequent premiums are due and payable at the intervals and for the period shown in the Table of Premiums, while the Insured is alive. Later premiums may be sent to Our Home Office or given to an authorized agent. A receipt signed by one of Our officers will be provided upon request. With Our consent, premiums may be paid at other intervals.

Any premium, after the first, not paid on or before its due date will be in default. Such due date will be the date of default.

## **GRACE PERIOD**

A 31 day Grace Period, without interest charge, is allowed for the payment of each premium due after the first. This policy will stay in force during this period. If the premium due is not paid before the end of the Grace Period, insurance will end and this policy will lapse unless kept in force under Option On Premium Default.

## **CASH VALUE**

The Cash Values for this policy are shown in the Table of Guaranteed Values. These values are for the end of the policy year shown if premiums have been paid as required. The Cash Value at any time during a policy year depends on: the amount of premium paid for that year, and the time elapsed since the last policy anniversary.

## **CASH SURRENDER VALUE**

Cash Surrender Value equals the Cash Value less Debt.

## **SURRENDER OF POLICY**

The Owner may, by Written request, surrender this policy for its Cash Surrender Value. Surrender may occur at any time before the Expiry Date shown on the Policy Specifications page while the Insured is alive.

## **DEFERMENT**

We may defer payment of a policy surrender or a policy loan for the period permitted by law, up to six months. We will not defer a payment that is to be applied to pay premiums on policies in force with Us.

## **OPTION ON PREMIUM DEFAULT**

If this policy has a Cash Surrender Value it will stay in force from the due date of an unpaid premium as Reduced Paid-Up Life Insurance with a Reduced Endowment to be paid on the Expiry Date. The amount of Reduced Paid-Up Life Insurance including a Reduced Endowment will be such as the Cash Surrender Value on the date of default will buy when applied as a Net Single Premium at the Insured's age on that date. In lieu of this benefit, if the Cash Surrender Value is less than \$1,000, We reserve the right to pay the Cash Surrender Value to the Owner and terminate this policy.

While this policy is in force under this option, it may be surrendered for an amount equal to its Cash Surrender Value. The Cash Surrender Value within three months after the date of default will be the Cash Surrender Value on the date of default. The Cash Surrender Value after such three months will be the Net Single Premium for the future insurance benefits. However, the Cash Surrender Value within 30 days after any anniversary date will not be less than the Cash Surrender Value on that anniversary.

Insurance kept in force under Option On Premium Default will exclude all riders except those with their own Option On Premium Default provision.

## **POLICY LOAN**

If the policy has Cash Value and is not in force under the Option on Premium Default provision, the Owner may, by Written request, borrow on this policy using this policy as sole security. Any such request must be made while the Insured is alive. The total amount of all loans cannot exceed the maximum loan value.

The maximum loan value is an amount that, with loan interest, equals the Cash Value on the next policy anniversary or the next premium due date, if earlier. We will charge the loan interest at the rate shown on the Policy Specifications page.

If the Insured dies while this policy has a Debt, such Debt will be deducted from the proceeds under the policy.

## **DEBT**

Debt consists of unpaid policy loans, plus loan interest due or accrued. Any Debt may be repaid at any time while this policy is in force. Interest not paid when due will be added to the Debt and will bear interest at the same rate. If the Debt equals or exceeds the Cash Value, this policy will terminate subject to the Grace Period provision. Termination will occur 31 days after We have mailed notice to the last known address of the Owner and any assignee on record with Us.

## **CONVERSION OPTION**

This option is available by Written request at any time during the period specified on the Policy Specifications page.

We will make a permanent individual life policy available for conversion. We, or one of Our affiliated companies, will issue the permanent individual policy. This policy may be converted for such policy on the Insured if no premium is in default and the Insured does not qualify for waiver of premium benefits under this policy. We will not require the Insured to submit evidence of insurability. The date of conversion will be the date requested by the Owner.

The new policy will be issued as of the date of conversion based on the Insured's age on that date and the premium rate then in use. The face amount of the new policy may not exceed the face amount of this policy on the date of conversion. The Insured's Underwriting Class will be based on the Underwriting Class of this policy. The suicide and contestable periods of the new policy will be measured from the Date of Issue of this policy.

Any benefits or riders in force under this policy on the date of conversion and available for use with the new policy will be included in the new policy and will be subject to Our then current rules and rates. Any rider not in force under this policy may be included in the new policy only with Our consent.

## **BASIS OF COMPUTATION**

The Net Single Premiums and Cash Values referred to in this policy are based on the mortality tables and interest rates specified in the Table of Guaranteed Values. A statement of the method of calculating Cash Values has been filed with the insurance official of the state in which this policy is delivered. All values are equal to or greater than the values required by law in the state where this policy is delivered.

## **NONPARTICIPATING**

This policy does not pay dividends.

## **OWNER**

The Owner is as shown in the application unless changed. The Owner has all rights under this policy while the Insured is alive. These rights are subject to the consent of any living irrevocable beneficiary.

## **BENEFICIARY**

The beneficiary or beneficiaries are as shown in the application unless changed. If no beneficiary survives the Insured, the Owner or the estate of the Owner will be the beneficiary. However, if a trust is the Owner and no beneficiary survives the Insured, the estate of the Insured will be the beneficiary.

## **CHANGE OF OWNER OR BENEFICIARY**

The Owner may change the beneficiary or ownership at any time during the lifetime of the Insured and while this policy is in force, unless the previous designation provides otherwise. To do so, the Owner must send a Written request to Our Home Office. When We record the change, it will take effect as of the date the Owner signed the notice, subject to any payment We make or other action We take before recording.

## **CORRESPONDENCE**

Any request, notice or proof shall be filed with Our Home Office.

## **TERMINATION**

This policy will terminate on the earliest of:

1. The death of the Insured;
2. Surrender of this policy, if this policy has a Cash Surrender Value;
3. The end of the Grace Period of an unpaid premium, unless kept in force under Option On Premium Default;
4. The date of conversion; or
5. The Expiry Date.

## **ASSIGNMENT**

No assignment of this policy will be binding on Us until filed with Us In Writing and recorded by Us. No assignment will affect any payment We made before We recorded the assignment. We will not be responsible for the validity of an assignment.

All rights of the Owner and any revocable beneficiary are subject to the rights of any assignee on record with Us.

## **POLICY SETTLEMENT**

In any settlement We may require the return of this policy.

## **THE CONTRACT**

The entire contract consists of this policy, including any riders and endorsements, the attached copy of the original application and any amendments or supplemental applications.

All statements in an application are representations and not warranties. No statement may be used in defense of a claim under this policy unless it appears in an application or amendment that is attached to and made part of this policy.

This policy may not be changed, nor may any of Our rights or requirements be waived, except In Writing by one of Our authorized officers.

## **MISSTATEMENT OF AGE OR SEX**

If the Insured's age or sex has been misstated, any death benefit payable by Us will be what the premiums paid would have bought at the Insured's correct age and sex.

## **CLAIMS OF CREDITORS**

All payments under this policy are exempt from the claims of creditors to the extent permitted by law. Payments may not be assigned or withdrawn without Our consent before becoming payable.

## **PAYMENT OPTIONS**

Proceeds of less than \$5,000 will be paid in one lump sum. Proceeds of \$5,000 or more may be paid under an option. When proceeds are placed under an option the payee will receive a settlement contract. The date of the contract will be the date the proceeds become payable. The Owner may choose the option only while the Insured is living. After the death of the Insured, the beneficiary may choose the option if proceeds are payable in one sum. Payment options for death proceeds must be chosen within six months after the Insured's death. Payment options for other proceeds must be chosen within two months of the date they are payable. All elections must be filed with Us In Writing. Payments may be requested at 1, 3, 6 or 12 month intervals. Each payment must be at least \$50. Each payee must be a living person receiving payments in his own right.

The interest rate for options 1, 2 and 3 will be declared by Us each year. This rate will never be less than 2% per year. For options 1 and 3 any interest in excess of 2% will be used to increase payment amounts; for option 2 any excess interest will be used to lengthen the payment period.

For options 4, 5, 6 and 7 the payments will be based on rates declared by Us from time to time. These rates will be 3 1/2% less than the published rates in effect for immediate annuities on the date of the settlement contract. Payments under these rates will never be less than the amount according to the Tables of Minimum Monthly Income on pages 13, 14 and 15. The rates in the tables are derived from a projection of the Annuity 2000 Mortality Table, and an annual interest rate of 2%.

**Option 1. Interest.** We will hold the proceeds on deposit. Interest will be paid while the payee is living. Sums of \$500 or more may be withdrawn up to four times a year.

**Option 2. Specified Income.** We will pay a stated income amount until the proceeds, with interest on the unpaid balance, are used up. The income each year may not be less than 10% of the proceeds.

**Option 3. Income for Specified Period.** We will pay an income for a stated period, up to 30 years.

**Option 4. Life Income with Guaranteed Period.** We will pay an income for a guaranteed period and for the rest of the payee's life. The guaranteed period may be 10, 15 or 20 years.

**Option 5. Life Income without Guaranteed Period.** We will pay an income for the payee's lifetime. Payments will end at the death of the payee. However, if the payee dies within one year of the date of the settlement contract, payments will be continued to a contingent payee until 10 years from the date of the settlement contract.

**Option 6. Life Income with Installment Refund.** We will pay an income for a guaranteed period and for the rest of the payee's life. The guaranteed period is the period required for the sum of income payments to equal the proceeds applied.

**Option 7. Joint Life Income with 2/3 to Survivor.** We will pay an income while both payees are living. When one payee dies We will pay 2/3 of the income for the rest of the survivor's life. However, if one payee dies within one year from the date of the settlement contract, income will be paid to the survivor thereafter as if the survivor had chosen option 5 on the date of the settlement contract.

**Payment Provisions.** The first payment under options 2, 3, 4, 5, 6 or 7 will be due as of the date of the settlement contract. The first payment under option 1 will be due at the end of the first interest period. If any payments remain under an option at the death of the payee, or at the death of the surviving payee in regard to option 7, the amount stated below will be paid in one sum to the payee's executors or administrators, unless otherwise directed in the election of the option:

**Option 1.** Any amount left on deposit with accrued interest.

**Option 2.** The unpaid balance of proceeds with accrued interest.

**Option 3.** The commuted value, based on interest at 2% per year, of any future income payments for the stated guaranteed period.

**Options 4, 5, 6 or 7.** The commuted value of any future income payments for the stated guaranteed period, based on interest as follows:

1. if payments are made according to the Tables of Minimum Monthly Income on pages 13, 14 and 15, 2% per year; or
2. if payments are based on the published rates in effect for immediate annuities, the interest rate shown in the settlement contract.

**Evidence of Age and Survival.** We may require due proof of age and continued survival of a payee under options 4, 5, 6 or 7.

**Special Agreements.** Policy proceeds may be paid in any other manner agreed to by Us.

**TABLE OF MINIMUM MONTHLY INCOME FOR FEMALE  
UNDER PAYMENT OPTIONS FOR EACH \$1,000 OF PROCEEDS**

| OPTION 3<br>INCOME FOR<br>SPECIFIED<br>PERIOD |         | AGE AT FIRST<br>PAYMENT | OPTION 4<br>LIFE INCOME WITH<br>GUARANTEED PERIOD |          |          | OPTION 5 LIFE<br>INCOME WITHOUT<br>GUARANTEED<br>PERIOD | OPTION 6 LIFE<br>INCOME WITH<br>INSTALLMENT<br>REFUND |
|---|---------|-------------------------|---|----------|----------|---|---|
| Year  | Income  |                         | 10 Years  | 15 Years | 20 Years |   |   |
| 1   | \$84.09 | 5 and under             | 2.07  | 2.07     | 2.07     | 2.07  | 2.08  |
| 2   | \$42.46 | 6                       | 2.08  | 2.08     | 2.08     | 2.08  | 2.09  |
| 3   | \$28.59 | 7                       | 2.09  | 2.09     | 2.09     | 2.09  | 2.10  |
| 4   | \$21.65 | 8                       | 2.10  | 2.10     | 2.10     | 2.10  | 2.11  |
| 5   | \$17.49 | 9                       | 2.11  | 2.11     | 2.11     | 2.11  | 2.12  |
| 6   | \$14.72 | 10                      | 2.13  | 2.13     | 2.12     | 2.13  | 2.13  |
| 7   | \$12.74 | 11                      | 2.14  | 2.14     | 2.14     | 2.14  | 2.14  |
| 8   | \$11.25 | 12                      | 2.15  | 2.15     | 2.15     | 2.15  | 2.15  |
| 9   | \$10.10 | 13                      | 2.16  | 2.16     | 2.16     | 2.16  | 2.16  |
| 10  | \$9.18  | 14                      | 2.18  | 2.18     | 2.17     | 2.18  | 2.18  |
| 11  | \$8.42  | 15                      | 2.19  | 2.19     | 2.19     | 2.19  | 2.19  |
| 12  | \$7.80  | 16                      | 2.20  | 2.20     | 2.20     | 2.20  | 2.21  |
| 13  | \$7.26  | 17                      | 2.22  | 2.22     | 2.22     | 2.22  | 2.22  |
| 14  | \$6.81  | 18                      | 2.23  | 2.23     | 2.23     | 2.23  | 2.24  |
| 15  | \$6.42  | 19                      | 2.25  | 2.25     | 2.25     | 2.25  | 2.25  |
| 16  | \$6.07  | 20                      | 2.26  | 2.26     | 2.26     | 2.27  | 2.27  |
| 17  | \$5.77  | 21                      | 2.28  | 2.28     | 2.28     | 2.28  | 2.28  |
| 18  | \$5.50  | 22                      | 2.30  | 2.30     | 2.30     | 2.30  | 2.30  |
| 19  | \$5.26  | 23                      | 2.32  | 2.31     | 2.31     | 2.32  | 2.32  |
| 20  | \$5.04  | 24                      | 2.33  | 2.33     | 2.33     | 2.34  | 2.34  |
| 21  | \$4.85  | 25                      | 2.35  | 2.35     | 2.35     | 2.35  | 2.36  |
| 22  | \$4.67  | 26                      | 2.37  | 2.37     | 2.37     | 2.37  | 2.37  |
| 23  | \$4.51  | 27                      | 2.39  | 2.39     | 2.39     | 2.39  | 2.39  |
| 24  | \$4.36  | 28                      | 2.41  | 2.41     | 2.41     | 2.41  | 2.42  |
| 25  | \$4.22  | 29                      | 2.44  | 2.43     | 2.43     | 2.44  | 2.44  |
| 26  | \$4.10  | 30                      | 2.46  | 2.46     | 2.45     | 2.46  | 2.46  |
| 27  | \$3.98  | 31                      | 2.48  | 2.48     | 2.48     | 2.48  | 2.48  |
| 28  | \$3.87  | 32                      | 2.51  | 2.50     | 2.50     | 2.51  | 2.51  |
| 29  | \$3.77  | 33                      | 2.53  | 2.53     | 2.53     | 2.53  | 2.53  |
| 30  | \$3.68  | 34                      | 2.56  | 2.56     | 2.55     | 2.56  | 2.56  |
|   |         | 35                      | 2.59  | 2.58     | 2.58     | 2.59  | 2.59  |
|   |         | 36                      | 2.61  | 2.61     | 2.61     | 2.62  | 2.62  |
|   |         | 37                      | 2.64  | 2.64     | 2.64     | 2.65  | 2.65  |
|   |         | 38                      | 2.67  | 2.67     | 2.67     | 2.68  | 2.68  |
|   |         | 39                      | 2.71  | 2.70     | 2.70     | 2.71  | 2.71  |
|   |         | 40                      | 2.74  | 2.74     | 2.73     | 2.74  | 2.74  |
|   |         | 41                      | 2.78  | 2.77     | 2.76     | 2.78  | 2.78  |
|   |         | 42                      | 2.81  | 2.81     | 2.80     | 2.82  | 2.82  |
|   |         | 43                      | 2.85  | 2.85     | 2.84     | 2.85  | 2.86  |
|   |         | 44                      | 2.89  | 2.88     | 2.87     | 2.90  | 2.90  |
|   |         | 45                      | 2.93  | 2.93     | 2.91     | 2.94  | 2.94  |
|   |         | 46                      | 2.98  | 2.97     | 2.96     | 2.98  | 2.98  |
|   |         | 47                      | 3.02  | 3.01     | 3.00     | 3.03  | 3.03  |
|   |         | 48                      | 3.07  | 3.06     | 3.04     | 3.08  | 3.08  |
|   |         | 49                      | 3.12  | 3.11     | 3.09     | 3.13  | 3.13  |
|   |         | 50                      | 3.17  | 3.16     | 3.14     | 3.18  | 3.18  |
|   |         | 51                      | 3.23  | 3.21     | 3.19     | 3.24  | 3.23  |
|   |         | 52                      | 3.29  | 3.27     | 3.24     | 3.30  | 3.29  |
|   |         | 53                      | 3.35  | 3.33     | 3.29     | 3.36  | 3.35  |
|   |         | 54                      | 3.41  | 3.39     | 3.35     | 3.42  | 3.42  |
|   |         | 55                      | 3.48  | 3.45     | 3.41     | 3.49  | 3.48  |
|   |         | 56                      | 3.55  | 3.52     | 3.47     | 3.57  | 3.55  |
|   |         | 57                      | 3.62  | 3.59     | 3.53     | 3.64  | 3.63  |
|   |         | 58                      | 3.70  | 3.66     | 3.60     | 3.72  | 3.71  |
|   |         | 59                      | 3.78  | 3.74     | 3.66     | 3.81  | 3.79  |
|   |         | 60                      | 3.86  | 3.81     | 3.73     | 3.90  | 3.88  |
|   |         | 61                      | 3.96  | 3.90     | 3.80     | 3.99  | 3.97  |
|   |         | 62                      | 4.05  | 3.99     | 3.87     | 4.10  | 4.07  |
|   |         | 63                      | 4.15  | 4.08     | 3.95     | 4.21  | 4.17  |
|   |         | 64                      | 4.26  | 4.17     | 4.02     | 4.32  | 4.28  |
|   |         | 65                      | 4.37  | 4.27     | 4.10     | 4.44  | 4.39  |
|   |         | 66                      | 4.49  | 4.37     | 4.17     | 4.57  | 4.51  |
|   |         | 67                      | 4.62  | 4.48     | 4.25     | 4.71  | 4.64  |
|   |         | 68                      | 4.75  | 4.58     | 4.32     | 4.87  | 4.78  |
|   |         | 69                      | 4.89  | 4.70     | 4.40     | 5.03  | 4.92  |
|   |         | 70                      | 5.04  | 4.81     | 4.47     | 5.20  | 5.07  |
|   |         | 71                      | 5.20  | 4.93     | 4.54     | 5.39  | 5.23  |
|   |         | 72                      | 5.36  | 5.04     | 4.60     | 5.59  | 5.40  |
|   |         | 73                      | 5.53  | 5.16     | 4.66     | 5.81  | 5.58  |
|   |         | 74                      | 5.71  | 5.28     | 4.71     | 6.04  | 5.76  |
|   |         | 75                      | 5.90  | 5.39     | 4.76     | 6.29  | 5.95  |
|   |         | 76                      | 6.09  | 5.50     | 4.81     | 6.57  | 6.15  |
|   |         | 77                      | 6.28  | 5.61     | 4.85     | 6.86  | 6.36  |
|   |         | 78                      | 6.48  | 5.71     | 4.88     | 7.18  | 6.57  |
|   |         | 79                      | 6.69  | 5.80     | 4.92     | 7.52  | 6.78  |
|   |         | 80                      | 6.89  | 5.89     | 4.94     | 7.89  | 6.99  |
|   |         | 81 and over             | 7.09  | 5.96     | 4.96     | 8.29  | 7.21  |

MINIMUM INCOME AMOUNTS PAYABLE OTHER THAN MONTHLY WILL BE FURNISHED ON REQUEST.

**TABLE OF MINIMUM MONTHLY INCOME FOR MALE  
UNDER PAYMENT OPTIONS FOR EACH \$1,000 OF PROCEEDS**

| OPTION 3<br>INCOME FOR<br>SPECIFIED<br>PERIOD |         | AGE AT FIRST<br>PAYMENT | OPTION 4<br>LIFE INCOME WITH<br>GUARANTEED PERIOD |          |          | OPTION 5 LIFE<br>INCOME WITHOUT<br>GUARANTEED<br>PERIOD | OPTION 6 LIFE<br>INCOME WITH<br>INSTALLMENT<br>REFUND |
|---|---------|-------------------------|---|----------|----------|---|---|
| Year  | Income  |                         | 10 Years  | 15 Years | 20 Years |   |   |
| 1   | \$84.09 | 5 and under             | 2.11  | 2.11     | 2.10     | 2.11  | 2.11  |
| 2   | \$42.46 | 6                       | 2.12  | 2.12     | 2.12     | 2.12  | 2.12  |
| 3   | \$28.59 | 7                       | 2.13  | 2.13     | 2.13     | 2.13  | 2.13  |
| 4   | \$21.65 | 8                       | 2.14  | 2.14     | 2.14     | 2.14  | 2.15  |
| 5   | \$17.49 | 9                       | 2.15  | 2.15     | 2.15     | 2.15  | 2.16  |
| 6   | \$14.72 | 10                      | 2.17  | 2.17     | 2.16     | 2.17  | 2.17  |
| 7   | \$12.74 | 11                      | 2.18  | 2.18     | 2.18     | 2.18  | 2.18  |
| 8   | \$11.25 | 12                      | 2.19  | 2.19     | 2.19     | 2.19  | 2.20  |
| 9   | \$10.10 | 13                      | 2.21  | 2.21     | 2.20     | 2.21  | 2.21  |
| 10  | \$9.18  | 14                      | 2.22  | 2.22     | 2.22     | 2.22  | 2.22  |
| 11  | \$8.42  | 15                      | 2.24  | 2.23     | 2.23     | 2.24  | 2.24  |
| 12  | \$7.80  | 16                      | 2.25  | 2.25     | 2.25     | 2.25  | 2.25  |
| 13  | \$7.26  | 17                      | 2.27  | 2.26     | 2.26     | 2.27  | 2.27  |
| 14  | \$6.81  | 18                      | 2.28  | 2.28     | 2.28     | 2.28  | 2.28  |
| 15  | \$6.42  | 19                      | 2.30  | 2.30     | 2.29     | 2.30  | 2.30  |
| 16  | \$6.07  | 20                      | 2.32  | 2.31     | 2.31     | 2.32  | 2.32  |
| 17  | \$5.77  | 21                      | 2.33  | 2.33     | 2.33     | 2.33  | 2.34  |
| 18  | \$5.50  | 22                      | 2.35  | 2.35     | 2.35     | 2.35  | 2.35  |
| 19  | \$5.26  | 23                      | 2.37  | 2.37     | 2.37     | 2.37  | 2.37  |
| 20  | \$5.04  | 24                      | 2.39  | 2.39     | 2.39     | 2.39  | 2.39  |
| 21  | \$4.85  | 25                      | 2.41  | 2.41     | 2.41     | 2.41  | 2.41  |
| 22  | \$4.67  | 26                      | 2.43  | 2.43     | 2.43     | 2.43  | 2.43  |
| 23  | \$4.51  | 27                      | 2.45  | 2.45     | 2.45     | 2.46  | 2.46  |
| 24  | \$4.36  | 28                      | 2.48  | 2.47     | 2.47     | 2.48  | 2.48  |
| 25  | \$4.22  | 29                      | 2.50  | 2.50     | 2.49     | 2.50  | 2.50  |
| 26  | \$4.10  | 30                      | 2.52  | 2.52     | 2.52     | 2.53  | 2.53  |
| 27  | \$3.98  | 31                      | 2.55  | 2.55     | 2.54     | 2.55  | 2.55  |
| 28  | \$3.87  | 32                      | 2.58  | 2.57     | 2.57     | 2.58  | 2.58  |
| 29  | \$3.77  | 33                      | 2.60  | 2.60     | 2.60     | 2.61  | 2.61  |
| 30  | \$3.68  | 34                      | 2.63  | 2.63     | 2.62     | 2.63  | 2.64  |
|   |         | 35                      | 2.66  | 2.66     | 2.65     | 2.67  | 2.67  |
|   |         | 36                      | 2.69  | 2.69     | 2.68     | 2.70  | 2.70  |
|   |         | 37                      | 2.73  | 2.72     | 2.72     | 2.73  | 2.73  |
|   |         | 38                      | 2.76  | 2.76     | 2.75     | 2.77  | 2.77  |
|   |         | 39                      | 2.80  | 2.79     | 2.78     | 2.80  | 2.80  |
|   |         | 40                      | 2.84  | 2.83     | 2.82     | 2.84  | 2.84  |
|   |         | 41                      | 2.87  | 2.87     | 2.85     | 2.88  | 2.88  |
|   |         | 42                      | 2.92  | 2.91     | 2.89     | 2.92  | 2.92  |
|   |         | 43                      | 2.96  | 2.95     | 2.93     | 2.96  | 2.96  |
|   |         | 44                      | 3.00  | 2.99     | 2.97     | 3.01  | 3.01  |
|   |         | 45                      | 3.05  | 3.04     | 3.02     | 3.06  | 3.05  |
|   |         | 46                      | 3.10  | 3.08     | 3.06     | 3.11  | 3.10  |
|   |         | 47                      | 3.15  | 3.13     | 3.11     | 3.16  | 3.15  |
|   |         | 48                      | 3.20  | 3.18     | 3.15     | 3.21  | 3.21  |
|   |         | 49                      | 3.25  | 3.23     | 3.20     | 3.27  | 3.26  |
|   |         | 50                      | 3.31  | 3.29     | 3.25     | 3.33  | 3.32  |
|   |         | 51                      | 3.37  | 3.35     | 3.31     | 3.39  | 3.38  |
|   |         | 52                      | 3.43  | 3.41     | 3.36     | 3.45  | 3.44  |
|   |         | 53                      | 3.50  | 3.47     | 3.42     | 3.52  | 3.51  |
|   |         | 54                      | 3.57  | 3.53     | 3.47     | 3.59  | 3.58  |
|   |         | 55                      | 3.64  | 3.60     | 3.53     | 3.67  | 3.65  |
|   |         | 56                      | 3.72  | 3.67     | 3.60     | 3.75  | 3.73  |
|   |         | 57                      | 3.80  | 3.74     | 3.66     | 3.83  | 3.81  |
|   |         | 58                      | 3.88  | 3.82     | 3.72     | 3.92  | 3.89  |
|   |         | 59                      | 3.97  | 3.90     | 3.79     | 4.02  | 3.98  |
|   |         | 60                      | 4.06  | 3.98     | 3.86     | 4.12  | 4.08  |
|   |         | 61                      | 4.16  | 4.07     | 3.92     | 4.22  | 4.18  |
|   |         | 62                      | 4.26  | 4.16     | 3.99     | 4.33  | 4.28  |
|   |         | 63                      | 4.37  | 4.25     | 4.06     | 4.46  | 4.39  |
|   |         | 64                      | 4.49  | 4.34     | 4.13     | 4.58  | 4.51  |
|   |         | 65                      | 4.61  | 4.44     | 4.20     | 4.72  | 4.63  |
|   |         | 66                      | 4.73  | 4.54     | 4.27     | 4.87  | 4.76  |
|   |         | 67                      | 4.86  | 4.64     | 4.34     | 5.02  | 4.89  |
|   |         | 68                      | 5.00  | 4.75     | 4.40     | 5.19  | 5.03  |
|   |         | 69                      | 5.14  | 4.85     | 4.47     | 5.36  | 5.18  |
|   |         | 70                      | 5.29  | 4.95     | 4.53     | 5.55  | 5.33  |
|   |         | 71                      | 5.44  | 5.06     | 4.59     | 5.75  | 5.48  |
|   |         | 72                      | 5.60  | 5.16     | 4.64     | 5.96  | 5.65  |
|   |         | 73                      | 5.76  | 5.27     | 4.69     | 6.18  | 5.81  |
|   |         | 74                      | 5.92  | 5.37     | 4.74     | 6.42  | 5.98  |
|   |         | 75                      | 6.09  | 5.47     | 4.78     | 6.67  | 6.16  |
|   |         | 76                      | 6.27  | 5.56     | 4.82     | 6.94  | 6.34  |
|   |         | 77                      | 6.44  | 5.66     | 4.86     | 7.23  | 6.53  |
|   |         | 78                      | 6.62  | 5.74     | 4.89     | 7.54  | 6.72  |
|   |         | 79                      | 6.80  | 5.82     | 4.92     | 7.86  | 6.90  |
|   |         | 80                      | 6.98  | 5.90     | 4.94     | 8.22  | 7.10  |
|   |         | 81 and over             | 7.16  | 5.97     | 4.96     | 8.59  | 7.28  |

MINIMUM INCOME AMOUNTS PAYABLE OTHER THAN MONTHLY WILL BE FURNISHED ON REQUEST.

**TABLE OF MINIMUM MONTHLY INCOME UNDER PAYMENT OPTIONS FOR EACH \$1,000 OF PROCEEDS**

**OPTION 7 - JOINT LIFE INCOME WITH TWO THIRDS TO SURVIVOR**

| <b>Female</b> | <b>40</b> | <b>45</b> | <b>50</b> | <b>55</b> | <b>60</b> | <b>65</b> | <b>70</b> | <b>75</b> | <b>80</b> |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Male</b>   |           |           |           |           |           |           |           |           |           |
| 40            | 2.79      | 2.89      | 2.99      | 3.09      | 3.21      | 3.33      | 3.47      | 3.61      | 3.76      |
| 41            | 2.81      | 2.91      | 3.01      | 3.12      | 3.24      | 3.37      | 3.51      | 3.66      | 3.81      |
| 42            | 2.83      | 2.93      | 3.03      | 3.15      | 3.27      | 3.40      | 3.55      | 3.70      | 3.86      |
| 43            | 2.85      | 2.95      | 3.06      | 3.18      | 3.30      | 3.44      | 3.59      | 3.74      | 3.91      |
| 44            | 2.86      | 2.97      | 3.08      | 3.21      | 3.34      | 3.48      | 3.63      | 3.79      | 3.96      |
| 45            | 2.88      | 2.99      | 3.11      | 3.23      | 3.37      | 3.51      | 3.67      | 3.84      | 4.01      |
| 46            | 2.90      | 3.01      | 3.13      | 3.26      | 3.40      | 3.55      | 3.72      | 3.89      | 4.07      |
| 47            | 2.92      | 3.04      | 3.16      | 3.30      | 3.44      | 3.59      | 3.76      | 3.94      | 4.12      |
| 48            | 2.94      | 3.06      | 3.19      | 3.33      | 3.48      | 3.64      | 3.81      | 3.99      | 4.18      |
| 49            | 2.96      | 3.08      | 3.21      | 3.36      | 3.51      | 3.68      | 3.86      | 4.05      | 4.25      |
| 50            | 2.98      | 3.10      | 3.24      | 3.39      | 3.55      | 3.72      | 3.91      | 4.11      | 4.31      |
| 51            | 3.00      | 3.12      | 3.27      | 3.42      | 3.59      | 3.77      | 3.96      | 4.17      | 4.38      |
| 52            | 3.02      | 3.15      | 3.29      | 3.45      | 3.63      | 3.81      | 4.01      | 4.23      | 4.45      |
| 53            | 3.04      | 3.17      | 3.32      | 3.49      | 3.67      | 3.86      | 4.07      | 4.29      | 4.52      |
| 54            | 3.06      | 3.19      | 3.35      | 3.52      | 3.71      | 3.91      | 4.13      | 4.36      | 4.60      |
| 55            | 3.08      | 3.22      | 3.38      | 3.56      | 3.75      | 3.96      | 4.19      | 4.43      | 4.68      |
| 56            | 3.10      | 3.24      | 3.41      | 3.59      | 3.79      | 4.01      | 4.25      | 4.50      | 4.76      |
| 57            | 3.12      | 3.27      | 3.44      | 3.63      | 3.84      | 4.06      | 4.31      | 4.57      | 4.84      |
| 58            | 3.14      | 3.29      | 3.47      | 3.66      | 3.88      | 4.12      | 4.38      | 4.65      | 4.93      |
| 59            | 3.16      | 3.32      | 3.50      | 3.70      | 3.92      | 4.17      | 4.44      | 4.73      | 5.03      |
| 60            | 3.18      | 3.34      | 3.53      | 3.73      | 3.97      | 4.23      | 4.51      | 4.81      | 5.13      |
| 61            | 3.21      | 3.37      | 3.56      | 3.77      | 4.02      | 4.29      | 4.58      | 4.90      | 5.23      |
| 62            | 3.23      | 3.39      | 3.59      | 3.81      | 4.06      | 4.34      | 4.66      | 4.99      | 5.34      |
| 63            | 3.25      | 3.42      | 3.62      | 3.85      | 4.11      | 4.40      | 4.73      | 5.08      | 5.45      |
| 64            | 3.28      | 3.45      | 3.65      | 3.89      | 4.16      | 4.47      | 4.81      | 5.18      | 5.56      |
| 65            | 3.30      | 3.48      | 3.68      | 3.93      | 4.21      | 4.53      | 4.89      | 5.28      | 5.69      |
| 66            | 3.32      | 3.50      | 3.72      | 3.97      | 4.26      | 4.59      | 4.97      | 5.38      | 5.81      |
| 67            | 3.35      | 3.53      | 3.75      | 4.01      | 4.31      | 4.66      | 5.05      | 5.49      | 5.94      |
| 68            | 3.37      | 3.56      | 3.78      | 4.05      | 4.36      | 4.72      | 5.13      | 5.59      | 6.08      |
| 69            | 3.40      | 3.59      | 3.82      | 4.09      | 4.41      | 4.78      | 5.22      | 5.70      | 6.22      |
| 70            | 3.42      | 3.62      | 3.85      | 4.13      | 4.46      | 4.85      | 5.30      | 5.82      | 6.37      |
| 71            | 3.45      | 3.65      | 3.88      | 4.17      | 4.51      | 4.92      | 5.39      | 5.93      | 6.51      |
| 72            | 3.47      | 3.68      | 3.92      | 4.21      | 4.56      | 4.98      | 5.48      | 6.05      | 6.67      |
| 73            | 3.50      | 3.70      | 3.95      | 4.25      | 4.61      | 5.05      | 5.57      | 6.17      | 6.82      |
| 74            | 3.53      | 3.73      | 3.98      | 4.29      | 4.66      | 5.11      | 5.65      | 6.29      | 6.98      |
| 75            | 3.55      | 3.76      | 4.02      | 4.33      | 4.71      | 5.18      | 5.74      | 6.41      | 7.15      |
| 76            | 3.58      | 3.79      | 4.05      | 4.37      | 4.76      | 5.24      | 5.83      | 6.53      | 7.31      |
| 77            | 3.60      | 3.82      | 4.08      | 4.41      | 4.81      | 5.31      | 5.92      | 6.65      | 7.48      |
| 78            | 3.63      | 3.85      | 4.12      | 4.45      | 4.86      | 5.37      | 6.01      | 6.78      | 7.66      |
| 79            | 3.65      | 3.88      | 4.15      | 4.49      | 4.91      | 5.44      | 6.10      | 6.90      | 7.83      |
| 80            | 3.68      | 3.90      | 4.18      | 4.53      | 4.96      | 5.50      | 6.18      | 7.03      | 8.01      |

Renewable Level Benefit Term Endowment Policy  
Insurance Payable In Event of Death Prior to Expiry Date  
Guaranteed Endowment Benefit

No Dividends  
Guaranteed Premiums  
Guaranteed Death Benefits

SERFF Tracking Number: AMGN-126524415 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 45126  
Company Tracking Number: 10001  
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: 1000IROPSAT  
Project Name/Number: /

## Supporting Document Schedules

|   | Item Status: | Status Date: |
|---|--------------|--------------|
| <b>Satisfied - Item:</b> Flesch Certification<br><b>Comments:</b><br><b>Attachment:</b><br>ReadCert.pdf |              |              |

|  | Item Status: | Status Date: |
|--|--------------|--------------|
| <b>Satisfied - Item:</b> Application<br><b>Comments:</b><br>Application AGLC100240-2006 approved on 12-1-06. |              |              |

|   | Item Status: | Status Date: |
|---|--------------|--------------|
| <b>Satisfied - Item:</b> 10001 Memorandum of Variability<br><b>Comments:</b><br><b>Attachment:</b><br>10001-MemoVariability.pdf |              |              |

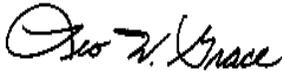
**AMERICAN GENERAL LIFE INSURANCE COMPANY**

**READABILITY  
CERTIFICATION**

This is to certify that the attached Form No(s).

**10001 Renewable Level Benefit Term Life Policy.**

Has achieved Flesch Reading Score of 51.8 and complies with the readability requirements regulation.



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Leo W. Grace  
Director, Product Development

February 25, 2010  
Date

**American General Life Insurance Company**

**MEMORANDUM OF VARIABLE MATERIAL FOR**

**Form: 10001**

**2/25/10**

**Re: Form No. 10001**

To denote variable material we have used brackets.

**Underwriting Class:** Preferred Plus, Preferred Non-Tobacco, Standard Plus, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco, Special Non-Tobacco, Special Tobacco.

**Premium Interval:** Annual, Semi-annual, Quarterly or Monthly

**Expiry Date.** The expiry date is the policy anniversary nearest the insured's age 95.

**Level Premium Period.** The Level Premium Period can be 15 years, or 20 through 35 years.

**Table of Premiums and Table of Guaranteed Values.** The Table of Premiums and Table of Guaranteed Values are based on the specimen John Doe underwriting information in the Policy Specifications.