

SERFF Tracking Number: AMGN-126526415 State: Arkansas
Filing Company: AIG Life Insurance Company State Tracking Number: 45109
Company Tracking Number: AGLC103983-2010
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: IRA Endorsement/AGLC103983-2010

Filing at a Glance

Company: AIG Life Insurance Company

Product Name: IRA Endorsement

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: AMGN-126526415 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 45109
Closed

Co Tr Num: AGLC103983-2010

State Status: Approved-Closed

Authors: Nancy Smith, Janice
Hooey

Reviewer(s): Linda Bird

Disposition Date: 03/08/2010

Date Submitted: 03/03/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: IRA Endorsement

Project Number: AGLC103983-2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/08/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/08/2010

Created By: Janice Hooey

Corresponding Filing Tracking Number:
AGLC103983-2010

Deemer Date:

Submitted By: Janice Hooey

Filing Description:

AIG Life Insurance Company

NAIC No.: 012-66842

FEIN No.: 25-1118523

Re: AGLC103983-2010 - Individual Retirement Annuity (IRA) Endorsement

AGLC103983R-2010 – Roth Individual Retirement Annuity (Roth IRA) Endorsement

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Dear Sir or Madam:

These forms are being submitted for your review and approval. They are new and when approved will replace our previously approved IRA endorsement forms AGLC103983-2009 and AGLC103983R-2009. These endorsements provide additional clarification with respect to IRC section 408.

No part of this filing contains any unusual or possibly controversial items from normal or industry standards.

Form AGLC103983-2010 is a Traditional Individual Retirement Annuity Endorsement which will be added to annuity contracts, both fixed and variable, individual and group, approved by your Department when issued in connection with Traditional IRA plans.

Form AGLC103983R-2010 is a Roth Individual Retirement Annuity Endorsement which will be added to annuity contracts, both fixed and variable, individual and group, approved by your Department when issued in connection with Roth IRA plans.

These endorsements have been written to comply with the latest IRS List of Required Modifications for Traditional and Roth IRAs. Specifically, the endorsements are in compliance with the Tax Relief and Health Care Act of 2006.

These endorsements have not been scored for readability since the provisions of the forms are subject to federal regulation and are therefore exempt from state readability requirements.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size, (but not less than 10 point) and color.

If you have any questions or need additional information please call me at 800-247-8837, extension 3194 or you may send an e-mail to Nancy.M.Smith@aglife.com.

Sincerely,

Nancy Smith
Compliance Administrator

Company and Contact

Filing Contact Information

Nancy Smith, Manager
2929 Allen Parkway

nancy.m.smith@aglife.com
713-831-3194 [Phone]

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Mail Stop A38-40 713-342-7550 [FAX]
 Houston, TX 77019

Filing Company Information

AIG Life Insurance Company	CoCode: 66842	State of Domicile: Delaware
600 King Street	Group Code: 12	Company Type:
Wilmington, DE 19801	Group Name:	State ID Number:
(713) 831-3508 ext. [Phone]	FEIN Number: 25-1118523	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: \$100.00 per filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Life Insurance Company	\$100.00	03/03/2010	34588319

SERFF Tracking Number: AMGN-126526415 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/08/2010	03/08/2010

SERFF Tracking Number: AMGN-126526415 State: Arkansas
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Disposition

Disposition Date: 03/08/2010

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		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Individual Retirement Annuity (IRA) Endorsement		Yes
Form	Roth Individual Retirement Annuity (Roth IRA) Endorsement		Yes

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Form Schedule

Lead Form Number: AGLC103983-2010

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLC103983-2010	Policy/Contract	Individual Retirement Annuity (IRA) Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			AGLC103983 - 2010_INDIVIDUAL_RETIREMENT_ANNUITY_ENDORSEMENT.pdf
	AGLC103983R-2010	Policy/Contract	Roth Individual Retirement Annuity (Roth IRA) Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			AGLC103983R - 2010_ROTH_INDIVIDUAL_RETIREMENT_ANNUITY_ENDORSEMENT.pdf

AIG LIFE INSURANCE COMPANY
INDIVIDUAL RETIREMENT ANNUITY (IRA) ENDORSEMENT

This endorsement is added to and is made a part of the annuity contract to which it is attached.

This contract qualifies for special tax treatment under sections 408(b) and 219 of the Internal Revenue Code of 1986 ("the Code"). If there is a conflict between this endorsement and the annuity contract to which it is attached, the provisions of this endorsement will control to the extent that the following provisions of this endorsement are applicable to the annuity contract to which it is attached.

(1) Exclusive Benefit Code Section 408(b).

The contract is established for the exclusive benefit of the individual or his or her beneficiaries.

(2) Maximum permissible annual contribution and restrictions on kinds of contributions, Code Sections 72(t)(2)(G), 219(b), 408(b)(2), 408(d)(3)(G), 408(p)(1)(B) and 408(p)(2)(A)(iv).

(a) Except in the case of a rollover contribution (as permitted by Internal Revenue Code Sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in Section 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed:

\$3,000 for any taxable year beginning in 2002 through 2004;

\$4,000 for any taxable year beginning in 2005 through 2007; and

\$5,000 for any taxable year beginning in 2008 and years thereafter.

After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5)(D). Such adjustments will be in multiples of \$500.

(b) In the case of an individual who is 50 or older, the annual cash contribution limit is increased by:

\$500 for any taxable year beginning in 2002 through 2005; and

\$1,000 for any taxable year beginning in 2006 and years thereafter.

(c) In addition to the amounts described in paragraphs (a) and (b) above, an individual may make a repayment of a qualified reservist distribution described in Code Section 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008, if later.

(d) In addition to the amounts described in paragraphs (a) and (c) above, an individual who was a participant in a Section 401(k) plan of a certain employer in bankruptcy described in Code Section 219(b)(5)(C) may contribute up to \$3,000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph (d) may not also make contributions under paragraph (b).

(e) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

(3) Distributions before death must commence no later than 70 1/2, Code Section 408(b)(3) and Regs. Section 1.408-8.

(a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Code Section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 4c must satisfy the requirements of Code Section 408(a)(6) and the regulations thereunder, rather than paragraphs (b), (c) and (d) below and section 4.

(b) The entire interest of the individual for whose benefit the contract is maintained will commence to be distributed no later than the first day of April following the calendar year in which such individual attains age 70 1/2 (the "required beginning date") over (a) the life of such individual or the lives of such individual and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of such individual or the joint and last survivor expectancy of such individual and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of Section 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of Section 1.401(a)(9)-6.

(c) The distribution periods described in paragraph (b) above cannot exceed the periods specified in Section 1.401(a)(9)-6 of the Income Tax Regulations.

(d) The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 1/2 and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

(4) Distribution upon death, Code Section 408(b)(3) and Regs. Section 1.408-8.

(a) Death On or After Required Distributions Commence. If the individual dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.

(b) Death Before Required Distributions Commence. If the individual dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the designated beneficiary's life, or over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70 1/2 if later), over such spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) Life expectancy is determined using the Single Life Table in Q&A-1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year. If distributions are made in the form of an annuity, life expectancy is not recalculated.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of Section 1.408-8 of the Income Tax Regulations. Also, prior to the date that the annuity contract is annuitized, the "interest" in the IRA is treated as an individual account for purposes of Code Section 401(a)(9) and includes the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraphs (a) and (b) above, required distributions are considered to commence on the individual's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b)(2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(5) Participant's interest must be nonforfeitable, Code Section 408(b)(4).

The interest of the individual is nonforfeitable.

(6) Contract is nontransferable by the owner, Code Section 408(b)(1).

This contract is nontransferable by the individual.

(7) Application of refund premiums, Code Section 408(b)(2).

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

(8) Contract may not require fixed premiums, Code Section 408(b)(2) and proposed regulation Section 1.408-3(f).

If the premium payments are interrupted, the contract will be reinstated at any date prior to maturity upon payment of a premium to the Company, and the minimum premium amount for reinstatement shall be an amount not to exceed \$50, however, the Company may at its option either accept additional future payments or terminate the contract by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than \$20 per month.

(9) Annual reports by trustees or issuers, Regs. Sections 1.408-5 and 1.408-8.

The issuer of an individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

(10) Includible compensation, Code Section 219(f)(1) and Regs. Section 1.219-1(c)(1).

Compensation means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions

paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code Section 401(c)(2) (reduced by the deduction the self employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Section 401(c)(2) shall be applied as if the term trade or business for purposes of Section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under Section 71 with respect to a divorce or separation instrument described in subparagraph (A) of Section 71(b)(2).

(11) Amendments

Any amendments to this endorsement required for the purpose of complying with provisions of the Code and related Regulations may be made without the consent of the individual policy owner. The individual policy owner will be deemed to have consented to any other amendment unless the individual policy owner notifies the Company that he or she does not consent within 30 days from the date the Company mails the amendment to the individual policy owner.

Executed for the Company on the date on which the annuity contract is issued.

A handwritten signature in cursive script that reads "Mary Jane Fortin".

President

AIG LIFE INSURANCE COMPANY
ROTH INDIVIDUAL RETIREMENT ANNUITY (ROTH IRA) ENDORSEMENT

This endorsement is added to and is made a part of the annuity contract to which it is attached.

This contract qualifies for special tax treatment under sections 408, 408A and 219 of the Internal Revenue Code of 1986 ("the Code"). If there is a conflict between this endorsement and the annuity contract to which it is attached, the provisions of this endorsement will control to the extent that the following provisions of this endorsement are applicable to the annuity contract to which it is attached.

(1) Exclusive Benefit Code Sections 408A and 408(b).

The contract is established for the exclusive benefit of the individual or his or her beneficiaries.

(2) Maximum permissible annual contribution and restrictions on kinds of contributions, Code Section 72(t)(2)(G), 219(b), 219(f)(1), 408(d)(3)(G), 408(p)(1)(B), 408(p)(2)(A)(iv), 408A(c), 408A(d)(6) and 408A(e) and Regulations Sections 1.219-1(c)(1) and 1.408A-3, -4 and -5:

(a) Maximum Permissible Amount. Except in the case of a qualified rollover contribution or a recharacterization (as defined in (f) below), no contribution will be accepted unless it is in cash and the total of such contributions to all the individual's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in (b) below), or the individual's compensation (as defined in (h) below), if less, for that taxable year. The contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the individual's compensation is referred to as a "regular contribution." However, notwithstanding the dollar limits on contributions, an individual may make a repayment of a qualified reservist distribution described in IRC Section 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008, if later. A "qualified rollover contribution" is a rollover contribution of a distribution from an IRA that meets the requirements of Section 408(d)(3) of the Internal Revenue Code, except the one-rollover-per-year rule of Section 408(d)(3)(B) does not apply if the rollover contribution is from an IRA other than a Roth IRA (a "non-Roth IRA"). For taxable years beginning after 2005, a qualified rollover contribution includes a rollover from a designated Roth account described in Code Section 402A; and for taxable years beginning after 2007, a qualified rollover contribution also includes a rollover from an eligible retirement plan described in Section 402(c)(8)(B). Contributions may be limited under (c) through (e) below.

(b) Applicable Amount. The applicable amount is determined under (i), (ii), or (iii) below:

- (i) If the individual is under age 50, the applicable amount is \$4,000 for any taxable year beginning in 2005 through 2007 and \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the \$5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5)(D). Such adjustments will be in multiples of \$500.

- (ii) If the individual is 50 or older, the applicable amount is under paragraph (i) above is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter
- (iii) If the individual was a participant in a Section 401(k) plan of a certain employer in bankruptcy described in Code Section 219(b)(5)(C), then the applicable amount under paragraph (i) above is increased by \$,3000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph (iii) may not also make contributions under paragraph (ii).

(c) Regular Contribution Limit. The maximum regular contribution that can be made to all the individual's Roth IRAs for a taxable year is the smaller amount determined under (i) or (ii).

- (i) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income ("modified AGI," defined in (g) below) in accordance with the following table (2009):

Filing Status	Full Contribution	Phase-Out Range	No Contribution
Modified Adjusted Gross Income			
Single or Head of Household	\$105,000 or less	Between \$105,000 - \$120,000	\$120,000 or more
Joint Return or Qualifying Widow(er)	\$166,000 or less	Between \$166,000 - \$176,000	\$176,000 or more
Married Separate	\$0	Between \$0 - \$10,000	\$10,000 or more

If the individual's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. The dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Section 408A(c)(3). Such adjustments will be in multiples of \$1,000.

- (ii) If the individual makes regular contributions to both Roth and non-Roth IRAs for taxable year, the maximum regular contribution that can be made to all the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's non-Roth IRAs for the taxable year.

(d) Qualified Rollover Contribution Limit. A rollover from an eligible retirement plan other than a Roth IRA or designated Roth account cannot be made to this IRA if, for the year the amount is distributed from the other plan:

- (i) the individual is married and files a separate return,
- (ii) the individual is not married and has modified AGI in excess of \$100,000 or
- (iii) the individual is married and together the individual and the individual's spouse have modified AGI in excess of \$100,000.

For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year. For taxable years beginning after 2009, the limits in this paragraph (d) do not apply to qualified rollover contributions.

(e) SIMPLE IRA Limits. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

(f) Recharacterization. A regular contribution to a non-Roth IRA may be recharacterized pursuant to the rules in Section 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in (c) above.

(g) Modified AGI. For purposes of (c) and (d) above, an individual's modified AGI for a taxable year is defined in Section 408A(c)(3)(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from an eligible retirement plan other than a Roth IRA (a "conversion").

(h) Compensation. For purposes of (a) above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code Section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Section 401(c)(2) shall be applied as if the term trade or business for purposes of Section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under Section 71 with respect to a divorce or separation instrument described in subparagraph (A) of Section 71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRA or a deductible contribution to a non-Roth IRA.

(3) Distributions before death are not required, Code Section 408A(c)(5):

No amount is required to be distributed prior to the death of the individual for whose benefit the contract was originally established.

(4) Distribution upon death, Code Sections 408(a)(6) and 408A(c)(5) and Regulations Sections 1.408-8 and 1.408A-6:

(a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Code Section 408(b)(3), as modified by Section 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 4(c) must satisfy the requirements of Code Section 408(a)(6), as modified by Section 408A(c)(5), and the regulations thereunder, rather than the distribution rules in paragraphs (b), (c), (d) and (e) below.

(b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:

- (i) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the designated beneficiary's life, or over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(iii) below.
- (ii) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70 1/2, if later), over such spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse or, if elected, in accordance with paragraph (b)(iii) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(iii) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.
- (iii) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(i) or (b)(ii) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(ii) above).
- (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(i) or (ii) and reduced by 1 for each subsequent year. If distributions are made in the form of an annuity, life expectancy is not recalculated.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of Section 1.408-8 of the Income Tax Regulations. Also, prior to the date that the annuity contract is annuitized, the "interest" in the IRA is treated as an individual account for purposes of Code Section 401(a)(9) and includes the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraph (b)(ii) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(5) Participant's interest must be nonforfeitable, Code Section 408(b)(4):

The interest of the individual is nonforfeitable.

(6) Contract is nontransferable by the owner, Code Section 408(b)(1):

This contract is nontransferable by the individual.

(7) Application of refund premiums, Code Section 408(b)(2):

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

(8) Contract may not require fixed premiums, Code Section 408(b)(2) and Proposed regulations Section 1.408-3(f):

If the premium payments are interrupted, the contract will be reinstated at any date prior to maturity upon payment of a premium to the insurance company, and the minimum premium amount for reinstatement shall be an amount not to exceed \$50, however, the insurance company may at its option either accept additional future payments or terminate the contract by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than \$20 per month.

(9) Annual reports by issuers, Sections 408(i) and 408A(d)(3)(D) and Regulations Sections 1.408-5 and 1.408-8:

The issuer of a Roth individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

(10) Amendments

Any amendments to this endorsement required for the purpose of complying with provisions of the Code and related Regulations may be made without the consent of the individual policy owner. The individual policy owner will be deemed to have consented to any other amendment unless the individual policy owner notifies the Company that he or she does not consent within 30 days from the date the Company mails the amendment to the individual policy owner.

Executed for the Company on the date on which the annuity contract is issued.

A handwritten signature in black ink that reads "Mary Jane Fortin". The signature is written in a cursive style with a large, looped initial "M".

President

SERFF Tracking Number: AMGN-126526415 State: Arkansas
Filing Company: AIG Life Insurance Company State Tracking Number: 45109
Company Tracking Number: AGLC103983-2010
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: IRA Endorsement/AGLC103983-2010

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	These endorsements have not been scored for readability since the provisions of the forms are subject to federal regulation and are therefore exempt from state readability requirements.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not applicable IRA endorsements	
Comments:		