

SERFF Tracking Number: AMGN-126732318 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 46358
Company Tracking Number: ANNUITY GIR
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Annuity GIR
Project Name/Number: Annuity GIR/Annuity GIR

Filing at a Glance

Company: American General Life Insurance Company

Product Name: Annuity GIR

SERFF Tr Num: AMGN-126732318 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 46358

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: ANNUITY GIR

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nancy Smith, Janice
Hooey

Disposition Date: 08/09/2010

Date Submitted: 07/29/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Annuity GIR

Status of Filing in Domicile: Authorized

Project Number: Annuity GIR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: File and Use in our
domicile state of Texas.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/09/2010

Explanation for Other Group Market Type:

State Status Changed: 08/09/2010

Deemer Date:

Created By: Janice Hooey

Submitted By: Janice Hooey

Corresponding Filing Tracking Number: Annuity
GIR

Filing Description:

American General Life Insurance Company

NAIC: 012-60488

FEIN: 25-0598210

Re: 04362 REV 0710 – Schedule Page

04367-9 REV 0710 – Schedule Page, 9-Year Plan

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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04367-12 REV 0710 – Schedule Page, 12-Year Plan
04370 REV 0710 – Schedule Page
04371 REV 0710 – Schedule Page
05376 REV 0710 – Schedule Page
05377 REV 0710 – Schedule Page
05490-10 REV 0710 – Schedule Page
06401-5 REV 0710 – Schedule Page, 5-Year Plan
06401-7 REV 0710 – Schedule Page, 7-Year Plan
06401-9 REV 0710 – Schedule Page, 9-Year Plan
07109 REV 0710 – Schedule Page
07371-6 REV 0710 – Schedule Page, 6-Year Plan
07371-8 REV 0710 – Schedule Page, 8-Year Plan

Dear Sir or Madam:

These Schedule Pages are being submitted for your consideration and approval. They are new and when approved will replace the Schedule Pages contained in their respective annuity contract forms previously approved by your Department.

The specific annuity contracts are identified in the list attached under the Supporting Documentation tab. Please note that in some instances a contract may have more than one Schedule Page denoting a different plan. All revised Schedule Pages included with the filing are listed above.

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

The contracts to which these revised Schedule Pages are part of were approved with a Minimum Guaranteed Interest Rate of 2% and a Minimum Withdrawal Value Percentage, that varied by product, of either 90% or 100%. The company would like the ability to vary the Minimum Guaranteed Interest Rate and the Minimum Withdrawal Value Percentage as permitted by company policy on a go forward basis for new issues of these contracts. Please be assured that the same declared Minimum Guaranteed Interest Rate and the same Minimum Withdrawal Value Percentage will apply to all contracts with the same issue date and are guaranteed for the life of the contract. Enclosed is a revised Schedule Page for each contract with the Minimum Guaranteed Interest Rate and Minimum Withdrawal Value Percentage displayed in brackets. A "Rev 0710" has been added to the form number. Reference to the Minimum Withdrawal Value Percentage will not apply to Schedule Page 04371 Rev 0710 as it does not have such percentage.

The contracts were also approved with the Interest Rate for Minimum Withdrawal Values being redetermined annually. The company would like the ability to vary such rate quarterly on a go forward basis for new issues of these contracts. The method of determining the Interest Rate for Minimum Withdrawal Values is described in the Nonforfeiture

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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Compliance section of the enclosed memorandums. Such method will not be changed without refiling. Please be assured that the same declared Interest Rate for Minimum Withdrawal Values will apply to all contracts with the same issue date and is guaranteed for the life of the contract. However, as previously stated such rate may change quarterly for new issues of each contract. This change will not apply to Schedule Page 04371 Rev0710 as it does not have an Interest Rate for Minimum Withdrawal Values.

Regarding Schedule Pages 07371-6 REV 0710 and 07371-8 REV 0710, the contracts to which these revised Schedule Pages are part of were approved with a Minimum Guaranteed Interim Account Interest Rate of 2%. The company also would like the ability to vary the Minimum Guaranteed Interim Account Interest Rate as permitted by company policy on a go forward basis for new issues of these contracts. Please be assured that the same declared Minimum Guaranteed Interim Account Interest Rate will apply to all contracts with the same issue date and is guaranteed for the life of the contract. The enclosed revised Schedule Pages show the Minimum Guaranteed Interim Account Interest Rate displayed in brackets.

An additional change has been made to Schedule Page 04370 REV 0710. The contract with this Schedule Page was approved with the Initial Guarantee Period of 6 years. The company would like the ability to vary the Initial Guarantee Period on a go forward basis for new issues of the contract. The enclosed Schedule Page has brackets around the Initial Guarantee Period in the two places it is referenced.

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 toll free at 800-247-8837, ext. 3194. You may also reach me via e-mail at Nancy_M_Smith@aigag.com. Questions of an actuarial nature may be directed to Shawn Graham at extension 1388.

Sincerely,

Nancy M. Smith
Compliance Administrator

Company and Contact

Filing Contact Information

Nancy Smith, Manager nancy.m.smith@aglife.com
2929 Allen Parkway 713-831-3194 [Phone]
Mail Stop A38-40 713-342-7550 [FAX]
Houston, TX 77019

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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 Product Name: Annuity GIR
 Project Name/Number: Annuity GIR/Annuity GIR

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$100.00	07/29/2010	38382535
American General Life Insurance Company	\$600.00	08/03/2010	38489148

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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 Product Name: Annuity GIR
 Project Name/Number: Annuity GIR/Annuity GIR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/09/2010	08/09/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/04/2010	08/04/2010	Janice Hooey	08/04/2010	08/04/2010
Pending Industry Response	Linda Bird	08/03/2010	08/03/2010	Janice Hooey	08/03/2010	08/03/2010

SERFF Tracking Number: *AMGN-126732318* *State:* *Arkansas*
Filing Company: *American General Life Insurance Company* *State Tracking Number:* *46358*
Company Tracking Number: *ANNUITY GIR*
TOI: *A10 Annuities - Other* *Sub-TOI:* *A10.000 Annuities - Other*
Product Name: *Annuity GIR*
Project Name/Number: *Annuity GIR/Annuity GIR*

Disposition

Disposition Date: 08/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Annuity GIR
 Project Name/Number: Annuity GIR/Annuity GIR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Annuity State Approval List	No	No
Supporting Document	Statement of Variability	No	No
Form	Schedule Page	No	No
Form	Schedule Page, 9-Year Plan	No	No
Form	Schedule Page, 12-Year Plan	No	No
Form	Schedule Page	No	No
Form	Schedule Page	No	No
Form	Schedule Page	No	No
Form	Schedule Page	No	No
Form	Schedule Page	No	No
Form	Schedule Page, 5-Year Plan	No	No
Form	Schedule Page, 7-Year Plan	No	No
Form	Schedule Page, 9-Year Plan	No	No
Form	Schedule Page	No	No
Form	Schedule Page, 6-Year Plan	No	No
Form	Schedule Page, 8-Year Plan	No	No

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Annuity GIR
Project Name/Number: Annuity GIR/Annuity GIR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/04/2010
Submitted Date 08/04/2010
Respond By Date 09/06/2010

Dear Nancy Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Please furnish us Statements of Variability for items displayed in brackets.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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Company Tracking Number: ANNUITY GIR
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Annuity GIR
Project Name/Number: Annuity GIR/Annuity GIR

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/04/2010
Submitted Date 08/04/2010

Dear Linda Bird,

Comments:

This is in response to the Statement of Variability.

Response 1

Comments: I have attached the Statement of Variability's under the Supporting Documents tab.

Related Objection 1

Comment:

Please furnish us Statements of Variability for items displayed in brackets.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Statement of Variability

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank You,

Sincerely,

Janice Hooey, Nancy Smith

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TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Annuity GIR
Project Name/Number: Annuity GIR/Annuity GIR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/03/2010
Submitted Date 08/03/2010
Respond By Date 09/03/2010

Dear Nancy Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$600.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Company Tracking Number: ANNUITY GIR
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Annuity GIR
Project Name/Number: Annuity GIR/Annuity GIR

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/03/2010
Submitted Date 08/03/2010

Dear Linda Bird,

Comments:

This is in response to the objection regarding the filing fee.

Response 1

Comments: The additional \$600.00 filing fees have been submitted under the EFT payment tab.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$600.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank You

Sincerely,

Janice Hooey, Nancy Smith

SERFF Tracking Number: AMGN-126732318 State: Arkansas
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 Product Name: Annuity GIR
 Project Name/Number: Annuity GIR/Annuity GIR

Form Schedule

Lead Form Number: Annuity GIR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	04362 REV 0710	Schedule Pages	Schedule Page	Initial			04362_HORIZON_PLUS_PG3_REV0710.pdf
	04367-9 REV 0710	Schedule Pages	Schedule Page, 9-Year Plan	Initial			04367_HORIZON_INDEX_PG3_REV0710_9Y.pdf
	04367-12 REV 0710	Schedule Pages	Schedule Page, 12-Year Plan	Initial			04367_HORIZON_INDEX_PG3_REV0710_12Y.pdf
	04370 REV 0710	Schedule Pages	Schedule Page	Initial			04370_HORIZON_MYG_PG3_REV0710.pdf
	04371 REV 0710	Schedule Pages	Schedule Page	Initial			04371_HORIZON_FLEX_PG3_REV0710.pdf
	05376 REV 0710	Schedule Pages	Schedule Page	Initial			05376_HORIZON_SECURITY_PG3_REV0710.pdf
	05377 REV 0710	Schedule Pages	Schedule Page	Initial			05377_HORIZON_SELECT_PG3_REV0710.pdf
	05490-10 REV 0710	Schedule Pages	Schedule Page	Initial			05490_VISION_MAXIMIZER_PG3_REV0710.pdf

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 Company Tracking Number: ANNUITY GIR
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 Product Name: Annuity GIR
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06401-5 REV 0710	Schedule Pages	Schedule Page, 5- Year Plan	Initial	10_10Y.pdf 06401_VISIO N_ADVANTA GE_PG3_RE V0710_5Y.pdf
06401-7 REV 0710	Schedule Pages	Schedule Page, 7- Year Plan	Initial	06401_VISIO N_ADVANTA GE_PG3_RE V0710_7Y.pdf
06401-9 REV 0710	Schedule Pages	Schedule Page, 9- Year Plan	Initial	06401_VISIO N_ADVANTA GE_PG3_RE V0710_9Y.pdf
07109 REV 0710	Schedule Pages	Schedule Page	Initial	07109_GLOB AL_BONUS_I NDEX_ANNU ITY_PG3_RE V0710.pdf
07371-6 REV 0710	Schedule Pages	Schedule Page, 6- Year Plan	Initial	07371_GLOB AL_INDEX_A NNUITY_PG3 _REV0710_6 Y.pdf
07371-8 REV 0710	Schedule Pages	Schedule Page, 8- Year Plan	Initial	07371_GLOB AL_INDEX_A NNUITY_PG3 _REV0710_8 Y.pdf

SCHEDULE PAGE

SINGLE PREMIUM DEFERRED ANNUITY
WITH MARKET VALUE ADJUSTMENT

SINGLE PREMIUM: \$10,000.00

INTEREST RATES:

POLICY YEAR 1 (INCLUDES [6.00%] INTEREST BONUS): [9.00%]
POLICY YEARS 2-6: [3.00%]

INITIAL GUARANTEE PERIOD: FIRST 6 CONTRACT YEARS

MINIMUM GUARANTEED INTEREST RATE: [2.00%]

MINIMUM ANNUITY VALUE: [\$5,000.00]

MINIMUM PARTIAL WITHDRAWAL: \$250

MINIMUM SYSTEMATIC WITHDRAWAL: \$50

MINIMUM WITHDRAWAL VALUE PERCENTAGE: [90.00%]

INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES: [2.00%]

WITHDRAWAL CHARGES: PERCENTAGES SHOWN BELOW WILL BE APPLIED TO ANY AMOUNT WITHDRAWN WHICH EXCEEDS THE PERMITTED FREE WITHDRAWALS. THE CHARGE WILL BE APPLIED BEFORE APPLICATION OF THE MARKET VALUE ADJUSTMENT.

CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE
1	9%	5	5%	9	1%
2	8%	6	4%	10 & THERE- AFTER	0%
3	7%	7	3%		
4	6%	8	2%		

ANNUITANT: JOHN DOE

CONTRACT NUMBER: 123456789

CONTRACT OWNER: JOHN DOE

DATE OF ISSUE: AUGUST 1, 2005

CONTRACT JURISDICTION: [STATE NAME]

ISSUE AGE: 35

THIS IS A [SEX DISTINCT] CONTRACT

ANNUITY DATE: AUGUST 1, 2065

SCHEDULE PAGE

SINGLE PREMIUM DEFERRED ANNUITY
WITH MARKET VALUE ADJUSTMENT

SINGLE PREMIUM: \$10,000.00

INTEREST RATES:

POLICY YEAR 1 (INCLUDES [4.00%] INTEREST BONUS): [10.00%]
POLICY YEARS 2-[6]: [3.00%]

INITIAL GUARANTEE PERIOD: FIRST [6] CONTRACT YEARS

MINIMUM GUARANTEED INTEREST RATE: [2.00%]

MINIMUM ANNUITY VALUE: [\$5,000.00]

MINIMUM PARTIAL WITHDRAWAL: \$250

MINIMUM SYSTEMATIC WITHDRAWAL: \$50

MINIMUM WITHDRAWAL VALUE PERCENTAGE: [90.00%]

INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES: [2.00%]

WITHDRAWAL CHARGES: PERCENTAGES SHOWN BELOW WILL BE APPLIED TO ANY AMOUNT WITHDRAWN WHICH EXCEEDS THE PERMITTED FREE WITHDRAWALS. THE CHARGE WILL BE APPLIED BEFORE APPLICATION OF THE MARKET VALUE ADJUSTMENT.

CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE
1	10%	5	6%	9	2%
2	9%	6	5%	10	1%
3	8%	7	4%	11 & THERE-	0%
4	7%	8	3%	AFTER	

ANNUITANT: JOHN DOE

CONTRACT NUMBER: 123456789

CONTRACT OWNER: JOHN DOE

DATE OF ISSUE: AUGUST 1, 2005

CONTRACT JURISDICTION: [STATE NAME]

ISSUE AGE: 35

THIS IS A [SEX DISTINCT] CONTRACT

ANNUITY DATE: AUGUST 1, 2070

SCHEDULE PAGE

FLEXIBLE PREMIUM DEFERRED ANNUITY INITIAL PREMIUM PAYMENT	\$5,000.00
INITIAL INTEREST RATE (INCLUDES INTEREST BONUS):	[5.00%]
INTEREST BONUS:	[2.00%]
MINIMUM GUARANTEED INTEREST RATE:	[2.00%]
MINIMUM ANNUITY VALUE	[\$5,000.00]
MINIMUM PARTIAL WITHDRAWAL	\$250
MINIMUM SYSTEMATIC WITHDRAWAL	\$50
MINIMUM ADDITIONAL PAYMENTS OTHER THAN EFT:	[\$2,000.00]
MINIMUM EFT PAYMENTS:	
MONTHLY	[\$50]
QUARTERLY	[\$150]
SEMI-ANNUALLY	[\$300]
ANNUALLY	[\$600]

WITHDRAWAL CHARGES: PERCENTAGES SHOWN BELOW WILL BE APPLIED TO ANY AMOUNT WITHDRAWN WHICH EXCEEDS THE PERMITTED FREE WITHDRAWALS.

CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE
1	8%	4	7%	7	3%
2	8%	5	6%	8	1%
3	8%	6	5%	9 & THERE-AFTER	0%

ANNUITANT: JOHN DOE

CONTRACT NUMBER: 123456789

CONTRACT OWNER: JOHN DOE

DATE OF ISSUE: SEPTEMBER 1, 2004

CONTRACT JURISDICTION: [STATE NAME]

ISSUE AGE: 35

THIS IS A [SEX DISTINCT] CONTRACT

ANNUITY DATE: SEPTEMBER 1, 2069

SCHEDULE PAGE

SINGLE PREMIUM DEFERRED ANNUITY

SINGLE PREMIUM: \$10,000.00

MULTI-YEAR GUARANTEE PERIOD: [FIRST [5] CONTRACT YEARS]

INITIAL INTEREST RATE: [3.40%]

SUBSEQUENT GUARANTEE PERIOD: [CONTRACT YEARS 6-10]

MINIMUM GUARANTEED INTEREST RATE: [2.00%]

MINIMUM ANNUITY VALUE [\$5,000.00]

MINIMUM PARTIAL WITHDRAWAL \$250

MINIMUM SYSTEMATIC WITHDRAWAL \$50

MINIMUM WITHDRAWAL VALUE PERCENTAGE [90.00%]

INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES [2.00%]

WITHDRAWAL CHARGES: PERCENTAGES SHOWN BELOW WILL BE APPLIED TO ANY AMOUNT WITHDRAWN WHICH EXCEEDS THE PERMITTED FREE WITHDRAWALS.

CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE	CONTRACT YEAR	WITHDRAWAL CHARGE
1	10%	5	6%	9	2%
2	9%	6	5%	10	1%
3	8%	7	4%	11 & THERE-	0%
4	7%	8	3%	AFTER	

ANNUITANT: JOHN DOE

CONTRACT NUMBER: 123456789

CONTRACT OWNER: JOHN DOE

DATE OF ISSUE: APRIL 1, 2005

CONTRACT JURISDICTION: [STATE NAME]

ISSUE AGE: 35

THIS IS A [SEX DISTINCT] CONTRACT

ANNUITY DATE: APRIL 1, 2070

SCHEDULE PAGE

Index Single Premium Deferred Annuity
 With Market Value Adjustment Single Premium: \$15,000.00

Initial Allocation:

Fixed Interest Account:
 Premium Allocation \$5,000.00
 Initial Interest Rate (Guaranteed For First Contract Year): [3.50%]
 Minimum Guaranteed Interest Rate: [2.00%]

Index Interest Accounts – See Page 3 (Cont'd)

Minimum Annuity Value [\$5,000.00]
 Minimum Partial Withdrawal \$250
 Minimum Systematic Withdrawal \$50
 Minimum Withdrawal Value Percentage [100.00%]
 Interest Rate For Minimum Withdrawal Values [2.00%]
 Premium Bonus Percentage [6.00%]

Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first ten contract years (Withdrawal Charge Period). The charge will be applied before application of the Market Value Adjustment.

Contract Year	Withdrawal Charge	Contract Year	Withdrawal Charge	Contract Year	Withdrawal Charge
1	10%	5	10%	9	6%
2	10%	6	9%	10	4%
3	10%	7	8%	11 & There- after	0%
4	10%	8	7%		

Annuitant: John Doe

Contract Number: 123456789

Contract Owner: John Doe

Date Of Issue: September 5, 2009

Contract Jurisdiction: State Name

Issue Age: 35

This Is A [Sex Distinct] Contract

Annuity Date: September 5, 2074

SCHEDULE PAGE

Annuitant:	John Doe	Contract Number:	123456789
Contract Owner:	John Doe	Date of Issue:	September 5, 2007
Contract Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Contract		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
 Contract with Fixed Declared Interest Account

Initial Premium Payment \$20,000.00

Product Option Plan: 6-Year

Initial Allocation:

Fixed Interest Account:

Premium Allocation \$5,000.00

Initial Fixed Interest Account Rate (Guaranteed For First Contract Year): [3.50%]

Minimum Guaranteed Interest Rate: [2.00%]

Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Contract Year): [3.00%]

Minimum Guaranteed Interim Account Interest Rate: [2.00%]

Minimum Annuity Value [\$5,000.00]

Minimum Partial Withdrawal \$250

Minimum Systematic Withdrawal \$50

Minimum Withdrawal Value Percentage [90.00%]

Interest Rate For Minimum Withdrawal Values [2.00%]

Minimum Electronic Funds Transfer (EFT) Payments:

Monthly [\$100]

Quarterly [\$300]

Semi-Annually [\$600]

Annually [\$1200]

Minimum Additional Payments Other Than EFT: [\$2,000]

Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first six contract years (Withdrawal Charge Period).

Contract Year	Withdrawal Charge	Contract Year	Withdrawal Charge
1	8%	5	4%
2	7%	6	3%
3	6%	7 & Thereafter	0%
4	5%		

SCHEDULE PAGE

Annuitant:	John Doe	Contract Number:	123456789
Contract Owner:	John Doe	Date of Issue:	September 5, 2007
Contract Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Contract		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
 Contract with Fixed Declared Interest Account

Initial Premium Payment \$20,000.00

Product Option Plan: 8-Year

Initial Allocation:

Fixed Interest Account:

Premium Allocation \$5,000.00

Initial Fixed Interest Account Rate (Guaranteed For First Contract Year): [4.00%]

Minimum Guaranteed Interest Rate: [2.00%]

Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Contract Year): [3.00%]

Minimum Guaranteed Interim Account Interest Rate: [2.00%]

Minimum Annuity Value [\$5,000.00]

Minimum Partial Withdrawal \$250

Minimum Systematic Withdrawal \$50

Minimum Withdrawal Value Percentage [90.00%]

Interest Rate For Minimum Withdrawal Values [2.00%]

Minimum Electronic Funds Transfer (EFT) Payments:

Monthly [\$100]

Quarterly [\$300]

Semi-Annually [\$600]

Annually [\$1200]

Minimum Additional Payments Other Than EFT: [\$2,000]

Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first eight contract years (Withdrawal Charge Period).

Contract Year	Withdrawal Charge	Contract Year	Withdrawal Charge
1	8%	5	4%
2	7%	6	3%
3	6%	7	2%
4	5%	8	1%
		9 & Thereafter	0%

SERFF Tracking Number: AMGN-126732318 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 46358
 Company Tracking Number: ANNUITY GIR
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Annuity GIR
 Project Name/Number: Annuity GIR/Annuity GIR

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Annuity State Approval List

Comments:

Attachment:

Annuity State Approvals-AGL AR.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachments:

04362 stmt of variability pg3.pdf
 04367 stmt of variability pg3.pdf
 04370 stmt of variability pg3.pdf
 04371 stmt of variability pg3.pdf
 05376 stmt of variability pg3.pdf
 05377 stmt of variability pg3.pdf
 05490 stmt of variability pg3.pdf
 06401 stmt of variability pg3.pdf
 07109 stmt of variability pg3.pdf
 07371 stmt of variability ut pg3.pdf

American General Life Insurance Company
Deferred Annuity Products
Arkansas

Form Number	Description	Approval Date
04362	Single Premium Deferred Annuity with Market Value Adjustment	9/13/2004
04367	Index Single Premium Deferred Annuity with Market Value Adjustment	4/19/2004
04370	Single Premium Deferred Annuity with Market Value Adjustment	8/20/2004
04371	Flexible Premium Deferred Annuity	11/23/2004
05376	Single Premium Deferred Annuity	8/2/2005
05377	Single Premium Deferred Annuity with Market Value Adjustment	8/2/2005
05490	Index Single Premium Deferred Annuity with Market Value Adjustment	10/26/2005
06401	Index Single Premium Deferred Annuity with Market Value Adjustment	6/19/2006
07109	Index Single Premium Deferred Annuity with Market Value Adjustment	11/28/2007
07371	Fixed Index Interest Flexible Premium Deferred Annuity with Fixed Declared Interest Account	12/26/2007

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
04362

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations. These factors will be fixed on the date of issue for each contract.

* INTEREST RATES. The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* INTEREST BONUS. We do not plan on changing, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared interest bonus will be the same for contracts with the same issue date. The interest bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued.

* MINIMUM GUARANTEED INTEREST RATE. The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated.

* MINIMUM WITHDRAWAL VALUE PERCENTAGE. The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
04367

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations. These factors will be fixed on the date of issue for each contract.

* INITIAL INTEREST RATE. The Company will periodically declare the initial interest rate from time to time. The initial interest rate will not be less than the minimum guaranteed interest rate. This credited rate will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports this product.

* MINIMUM GUARANTEED INTEREST RATE. The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated.

* MINIMUM WITHDRAWAL VALUE PERCENTAGE. The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

* INITIAL INDEX CAPS. The Company will periodically declare the initial index caps from time to time. The initial index caps will not be less than the minimum index caps, 1% for the 1-Year Term and 5% for the 2-Year Term. These initial index caps will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports this product.

* PREMIUM BONUS. We do not plan on changing, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared premium bonus will be the same for contracts with the same issue date. The premium bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued. It is anticipated that the premium bonus will range from 0% to 7%.

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
04370

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations. These factors will be fixed on the date of issue for each contract.

* **INTEREST RATES.** The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* **INTEREST BONUS.** We do not plan on changing, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared interest bonus will be the same for contracts with the same issue date. The interest bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued.

* **INITIAL GUARANTEE PERIOD.** The initial guarantee period will initially be set at 6 years. We do not plan on changing such period, but would like the flexibility to change it if warranted by future conditions. The initial guarantee period will be the same for contracts with the same issue date and is guaranteed as to that contract. Any change in the initial guarantee period will only apply to future contracts issued.

* **MINIMUM GUARANTEED INTEREST RATE.** The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* **MINIMUM ANNUITY VALUE.** The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated.

* **MINIMUM WITHDRAWAL VALUE PERCENTAGE.** The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* **INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES.** The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
04371

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations. These factors will be fixed on the date of issue for each contract.

* INITIAL INTEREST RATE (INCLUDES INTEREST BONUS). The Company will periodically declare the initial interest rate from time to time. The initial interest rate will not be less than the minimum guaranteed interest rate. This credited rate will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* INTEREST BONUS. We do not plan on changing, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared interest bonus will be the same for contracts with the same issue date. The interest bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued. It is anticipated that the interest bonus will range from 0% to 7%.

* MINIMUM GUARANTEED INTEREST RATE. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* MINIMUM ADDITIONAL PAYMENTS OTHER THAN EFT. Will never be less than \$2,000. This figure is aimed at keeping pace with allowable IRA deposits so we may increase it occasionally as the allowed IRA amount increases.

* MINIMUM EFT PAYMENTS. We have set these payments at a low rate in response to the needs of certain clients for a systematic savings plan with a minimum initial premium outlay. We may need to adjust these minimums from time to time based on then current conditions. However, we expect these to never be less than the minimum stated below. Minimum EFT Payment amounts will be the same for contracts with the same issue date. The amount stated on each schedule page is guaranteed as to that contract, and any subsequent change or elimination will only apply to future contracts issued.

MONTHLY: Will never be less than \$50

QUARTERLY: Will never be less than \$150.

SEMI-ANNUALLY: Will never be less than \$300

ANNUALLY: Will never be less than \$600

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form 05376

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations. These factors will be fixed on the date of issue for each contract.

* **MULTI-YEAR GUARANTEE PERIOD.** The Company will initially offer a 5-Year, and 7-Year Multi-Year Guarantee Period. The period selected at time of application will appear on the Schedule Page. If a Multi-Year Guarantee Period is not selected “None” will appear on the Schedule Page.

* **INITIAL INTEREST RATE.** The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* **SUBSEQUENT GUARANTEE PERIOD.** The Subsequent Guarantee Period will vary depending on which Multi-Year Guarantee Period is selected. The Subsequent Guarantee Period for the 5-year period is contract years 6-10 and for the 7-year period it is contract years 8-10. If a Multi-Year Guarantee Period is not selected “None” will appear on the Schedule Page

* **MINIMUM GUARANTEED INTEREST RATE.** The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* **MINIMUM ANNUITY VALUE.** The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* **MINIMUM WITHDRAWAL VALUE PERCENTAGE.** The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* **INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES.** The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Forms 05377

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations.

* **MULTI-YEAR GUARANTEE PERIOD.** The Company will initially offer a 5-Year, 6-Year, 7-Year and 10-Year Multi-Year Guarantee Period. The period selected at time of application will appear on the Schedule Page. If a Multi-Year Guarantee Period is not selected “None” will appear on the Schedule Page.

* **INITIAL INTEREST RATE.** The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* **SUBSEQUENT GUARANTEE PERIOD.** The Subsequent Guarantee Period will vary depending on which Multi-Year Guarantee Period is selected. The Subsequent Guarantee Period for the 5-year period is contract years 6-10, for the 6-year period it is contract years 7-10 and for the 7-year period it is contract years 8-10. There is no Subsequent Guarantee Period for the 10 year period; hence the word “None” will appear. If a Multi-Year Guarantee Period is not selected “None” will appear on the Schedule Page

* **MINIMUM GUARANTEED INTEREST RATE.** The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* **MINIMUM ANNUITY VALUE.** The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* **MINIMUM WITHDRAWAL VALUE PERCENTAGE.** The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* **INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES.** The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SEX DISTINCT/GENDER NEUTRAL. Policies can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct policy.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form 05490

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations.

* INITIAL INTEREST RATE. The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* MINIMUM GUARANTEED INTEREST RATE. The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* MINIMUM WITHDRAWAL VALUE PERCENTAGE. The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SPECIAL WITHDRAWAL DATE(S). There is no Special Withdrawal Date (SWD) for this 10-Year Option, therefore "None" will appear. We reserve the right to add a SWD for future issues.

* BONUS. The Company will declare the bonus percentages and dates credited at the time of issue. We expect to always declare a bonus, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared bonus will be the same for contracts with the same issue date. The bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued.

SEX DISTINCT/GENDER NEUTRAL. Contracts can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct contract.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Forms 06401

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations.

* INITIAL INTEREST RATE. The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the 2% minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

SEX DISTINCT/GENDER NEUTRAL. Contracts can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct contract.

* INITIAL INDEX CAPS. The initial index cap, if any, will be declared at issue. The Company will periodically declare the renewal index caps from time to time. Neither the initial index cap nor a renewal index cap will be less than the minimum index cap stated in the rider. The minimum index cap for form 05201 is 2%. The index cap will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports the specific rider. The declared index cap may or may not be the same for each account.

* INITIAL PARTICIPATION RATE. The initial participation rate, if any, will be declared at issue. The Company will periodically declare the renewal participation rates from time to time. Neither the initial participation rate nor a renewal participation rate will be less than the minimum participation rate stated in the rider. The minimum participation rate for form 05201 is 30%. The participation rate will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports the specific rider. The declared participation rate may or may not be the same for each account.

* INITIAL ASSET FEE. The initial asset fee, if any, will be declared at issue. The Company will periodically declare the renewal asset fees from time to time. Neither the initial asset fee nor a renewal asset fee will be greater than the percentage shown in the rider. The maximum asset fee for form 05201 is 8%. The asset fee will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports the specific rider. The declared asset fee may or may not be the same for each account.

* INITIAL INDEX SPREAD. The initial index spread, if any, will be declared at issue. The Company will periodically declare the renewal index spreads from time to time. Neither the initial index spread nor a renewal index spread will be greater than the percentage shown in the rider. The maximum index spread for form 06204 is 8%. The index spread will be reviewed on a regular basis and will fluctuate based on the underlying investment portfolio that supports the specific rider.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form 07109

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations.

* INITIAL INTEREST RATE. The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* MINIMUM GUARANTEED INTEREST RATE. The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* MINIMUM ANNUITY VALUE. The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* MINIMUM WITHDRAWAL VALUE PERCENTAGE. The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

* PREMIUM BONUS PERCENTAGE. The Company will declare the bonus percentage at the time of issue. We expect to always declare a bonus, but would like the flexibility to change or eliminate the bonus if warranted by future conditions. Any declared bonus will be the same for contracts with the same issue date. The bonus stated on each schedule page is guaranteed as to that contract and any subsequent change or elimination in the bonus will only apply to future contracts issued.

SEX DISTINCT/GENDER NEUTRAL. Contracts can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct contract.

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form 07371-45

Variability in the following items marked with an asterisk (*) is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates and administrative and marketing considerations.

SEX DISTINCT/GENDER NEUTRAL. Contracts can be issued on either a sex distinct basis or a gender neutral basis. This has been bracketed because the schedule page is an example of a sex distinct contract.

* **INITIAL FIXED INTEREST ACCOUNT RATE.** The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* **MINIMUM GUARANTEED INTEREST RATE.** The Company will periodically declare the minimum guaranteed interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* **INITIAL INTERIM ACCOUNT INTEREST RATE.** The Company will periodically declare the initial interest rates from time to time. The initial interest rates will not be less than the minimum guaranteed interim account interest rate. These credited rates will be reviewed on a regular basis and will fluctuate based on the underlying portfolio that supports this product.

* **MINIMUM GUARANTEED INTERIM ACCOUNT INTEREST RATE.** The Company will periodically declare the minimum guaranteed interim account interest rate from time to time. The same rate will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 1% and 3%.

* **MINIMUM ANNUITY VALUE.** The Minimum Annuity Value is \$5,000. We reserve the right to adjust this minimum based on those items stated above.

* **MINIMUM WITHDRAWAL VALUE PERCENTAGE.** The Company will periodically declare the minimum withdrawal value percentage from time to time. The same percentage will apply to all contracts with the same issue date and is guaranteed for the life of each contract. It may vary between 87.5% and 100%.

* **INTEREST RATE FOR MINIMUM WITHDRAWAL VALUES.** The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. It may vary between 1% and 3% but will never be less than the minimum required nonforfeiture rate.

NONFORFEITURE INTEREST RATE. The rate will vary according to the parameters outlined in the Nonforfeiture Compliance section of the actuarial memorandum. Such section includes the method used to calculate the Nonforfeiture Interest Rate, states such rate is set for the life of the contract and describes the relationship between of the Interest Rate for Minimum Withdrawal Values and the Nonforfeiture Interest Rate. The Nonforfeiture Interest Rate will never be less than 1% nor greater than 3%.

* MINIMUM ELECTRONIC FUNDS TRANSFER (EFT) PAYMENTS. We have set these payments at a low dollar amount in response to the needs of certain clients for a systematic savings plan with a minimum initial premium outlay. We may need to adjust these minimums from time to time based on then current conditions. However, we expect these to never be less than the minimums stated below. Minimum EFT Payment amounts will be the same for contracts with the same issue date. The amount stated on each schedule page is guaranteed as to that contract, and any subsequent change or elimination will only apply to future contracts issued.

MONTHLY: Will never be less than \$100

QUARTERLY: Will never be less than \$300.

SEMI-ANNUALLY: Will never be less than \$600

ANNUALLY: Will never be less than \$1200

* MINIMUM ADDITIONAL PAYMENTS OTHER THAN EFT. Will never be less than \$2,000. This figure is aimed at keeping pace with allowable IRA deposits so we may increase it occasionally as the allowed IRA amount increases.