

SERFF Tracking Number: AMGN-126956715 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 47565
Company Tracking Number: 10691
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 10691 Term Rider
Project Name/Number: /

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 10691 Term Rider

SERFF Tr Num: AMGN-126956715 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved- State Tr Num: 47565
Closed

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

Co Tr Num: 10691

State Status: Approved-Closed

Filing Type: Form

Author: Luis Cardozo

Reviewer(s): Linda Bird

Date Submitted: 12/21/2010

Disposition Date: 01/05/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/05/2011

State Status Changed: 01/05/2011

Deemer Date:

Created By: Luis Cardozo

Submitted By: Luis Cardozo

Corresponding Filing Tracking Number: 10691

Filing Description:

Re: American General Life Insurance Company

10691 Term Life Insurance Benefit Rider

This rider is submitted for your approval. It is new and does not replace any form previously approved by your Department. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

SERFF Tracking Number: AMGN-126956715 State: Arkansas
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Fixed/Indeterminate Premium

Product Name: 10691 Term Rider

Project Name/Number: /

10691 Term Life Insurance Benefit Rider: The Term Life Insurance Benefit Rider provides term life insurance coverage to age 121. It is written so that it can be attached at issue to flexible premium adjustable life policy approved by your Department. We will pay the Death Benefit Amount to the beneficiary if the Rider Insured dies while the policy and the rider are in force. If the policy to which the rider is attached is surrendered during the number of years specified on the Policy Schedule we will pay, with the exceptions noted in the rider, a Surrender Value Enhancement.

Initially it will be used with form 08444 (approved on 5-7-2008). We may use it with other forms later. The rider will be issued on a sex distinct basis. The rider information will appear in the policy schedule page as shown in the attachment provided in the Supporting Documentation.

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
Retaliatory? Yes
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	12/21/2010	43141401

SERFF Tracking Number: *AMGN-126956715* *State:* *Arkansas*
Filing Company: *American General Life Insurance Company* *State Tracking Number:* *47565*
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Product Name: *10691 Term Rider*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/05/2011	01/05/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	10691 SOV	Luis Cardozo	12/27/2010	12/27/2010

SERFF Tracking Number: *AMGN-126956715* *State:* *Arkansas*
Filing Company: *American General Life Insurance Company* *State Tracking Number:* *47565*
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Fixed/Indeterminate Premium

Product Name: *10691 Term Rider*
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Disposition

Disposition Date: 01/05/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	10691 as shown on the schedule page		Yes
Supporting Document	10691 SOV		Yes
Form	Term Life Insurance Benefit Rider		Yes

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Amendment Letter

Submitted Date: 12/27/2010

Comments:

We added the SOV for the rider.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: 10691 SOV

Comment:

10691 Stmt of variability.pdf

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Form Schedule

Lead Form Number: 10691

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10691	Certificate	Term Life Insurance Amendmen Benefit Rider t, Insert Page, Endorseme nt or Rider	Initial		50.000	10691_TERM _LIFE_INSUR ANCE_BENE FIT_RIDER_ SVE.pdf

AMERICAN GENERAL LIFE INSURANCE COMPANY

TERM LIFE INSURANCE BENEFIT RIDER (providing a Surrender Value Enhancement)

American General Life Insurance Company has issued this rider as a part of the policy to which it is attached.

We will pay the Death Benefit Amount to the beneficiary, as defined in this rider, if the Rider Insured dies while the policy and this rider are in force. Payment will be made after We receive due proof of the death of the Rider Insured subject to the terms of this rider and the policy to which it is attached.

Rider Insured. The Insured under the policy to which this rider is attached is the Rider Insured.

Date of Issue. The Date of Issue of this rider must be the same as the Date of Issue of the policy.

Death Benefit Amount. The Death Benefit Amount for this rider and for the policy to which this rider is attached will vary according to the Death Benefit Option in effect at the time of death. It will be calculated as follows:

Option 1. If You have chosen Option 1, the Death Benefit Amount will be the greater of:

1. The policy Specified Amount plus the Rider Death Benefit on the date of death; or
2. The Accumulation Value on the date of death multiplied by the applicable Death Benefit Corridor Rate.

Option 2. If You have chosen Option 2, the Death Benefit Amount will be the greater of:

1. The policy Specified Amount plus the Rider Death Benefit plus the Accumulation Value on the date of death; or
2. The Accumulation Value on the date of death multiplied by the applicable Death Benefit Corridor Rate.

Option 3. If You have chosen Option 3, the Death Benefit Amount will be the amount payable under Option 1 plus the sum of all premiums paid for this policy, including premiums for any riders, less any amounts waived by the Company under a waiver of monthly deduction benefit, except as follows:

Premium payments after a partial surrender will not increase the Death Benefit Amount until the sum of premiums paid from the date of the partial surrender exceeds the amount of the partial surrender.

Rider Monthly Expense Charge. A Rider Monthly Expense Charge will be deducted from the Accumulation Value of the policy during the Rider Expense Charge Period. The Rider Monthly Expense Charge and Rider Expense Charge Period are shown on the Policy Schedule page. Any decrease in the Rider Death Benefit will not change the Rider Monthly Expense Charge then in effect. Increases in the Rider Death Benefit are not permitted.

The Monthly Cost of Insurance. The monthly cost of insurance for the Rider Death Benefit will be calculated at the beginning of each policy month on the Monthly Deduction Day. The monthly cost of insurance for such Death Benefit will be based on the Rider Insured's:

1. Gender (if issued on a Sex Distinct basis);
2. Age nearest birthday on each policy anniversary;
3. Premium Class; and
4. The Net Amount at Risk allocated to this rider.

The guaranteed monthly cost for each \$1,000 of coverage is shown in the Table of Guaranteed Monthly Cost of Insurance Rates in the policy. This is the same table that is used to determine a separate cost of insurance charge for the policy. We can use cost of insurance rates that are lower than the guaranteed rates. The cost of insurance will be deducted from the Accumulation Value of the policy.

If the policy to which this rider is attached contains a waiver of monthly deduction or waiver of premium rider, an additional charge for waiver coverage will be made for this rider. Such additional charge will be determined from the table of rates in the rider providing waiver coverage.

Decreasing the Total Amount of Coverage (Policy Specified Amount plus Rider Death Benefit). After the first policy year, the total amount of coverage may be decreased subject to the following requirements:

1. The application for decrease must be In Writing;
2. A decrease will not be allowed if the sum of the Specified Amount under the base policy plus the Rider Death Benefit would be reduced to an amount less than \$100,000; and
3. The effective date of any decrease will be the first Monthly Deduction Day following receipt of a request for a decrease.

Any such decrease will be applied in the following order:

1. Against the Specified Amount provided by the most recent base policy increase;
2. Against the next most recent base policy increases successively;
3. Against the Rider Death Benefit provided under the original application;
4. Against the Specified Amount provided under the original application.

If the Death Benefit Option on Your policy is Death Benefit Option 1 or Death Benefit Option 3, a partial surrender will result in a reduction in the total amount of coverage. Such reduction will be subject to the requirements of this provision.

Changing the Death Benefit Option. You may request a change from Option 1 to Option 2, from Option 2 to Option 1, or from Option 3 to Option 1.

1. If You request a change from Option 1 to Option 2: The new total amount of coverage (policy Specified Amount plus Rider Death Benefit) will be the total amount of coverage, prior to change, less the Accumulation Value as of the effective date of the change, but not less than zero. Any such decrease in total amount of coverage will be subject to the same guidelines and restrictions as outlined in the Decreasing the Total Amount of Coverage provision.
2. If You request a change from Option 2 to Option 1: The new total amount of coverage (policy Specified Amount plus Rider Death Benefit) will be the total amount of coverage prior to the change plus the Accumulation Value as of the effective date of the change.
3. If You request a change from Option 3 to Option 1: The total amount of coverage (policy Specified Amount plus Rider Death Benefit) will remain unchanged.

We will not require evidence of insurability for a change in the Death Benefit Option. The change will go into effect on the Monthly Deduction Day following the date We receive Your request for change.

Surrender Value Enhancement. If the policy to which this rider is attached is surrendered during the SVE Period, We will pay, with the exceptions noted below, a Surrender Value Enhancement. The Surrender Value Enhancement is equal to the lesser of A or B where:

A equals the Enhancement Percentage for the year of surrender multiplied by the total Premium Expense Charge, as described in the policy, applicable to all premiums allocated to this rider that are received during the first policy year and subject to a Premium Expense Charge, not to exceed the Rider Target Premium; and

B equals the total premium paid multiplied by the Enhancement Factor less the greater of:

1. The Accumulation Value; or
2. The Alternate Value for the base policy; if any.

The SVE Period, Enhancement Percentages, Enhancement Factor and Rider Target Premium are shown on the Policy Schedule page.

The Surrender Value Enhancement will not be paid if, at any time during the SVE Period:

1. The Specified Amount under the base policy has been decreased (This does not include changing the Death Benefit Option from Option 1 to Option 2);
2. The Rider Death Benefit has been decreased;
3. A partial surrender has occurred;
4. The policy is surrendered as a 1035 Exchange; or
5. A policy loan existed.

Surrender charges for the base policy will be waived upon payment of the Surrender Value Enhancement.

Rider Ownership. The Owner of the policy to which this rider is attached is the Owner of this rider.

Beneficiary. Unless application for this rider or a later endorsement provides otherwise, the Rider Death Benefit will be paid in accordance with the base policy's beneficiary designation.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if Issued on a Gender Neutral Basis). If: (1) the age or gender of the Rider Insured (if the policy was issued on a Sex Distinct basis); or (2) the age of the Rider Insured (if the policy was issued on a Gender Neutral basis) has been misstated to Us, the amount payable will be that which the most recent cost of insurance charge would have purchased at the correct age or gender (age only if the policy was issued on a Gender Neutral basis).

Suicide Exclusion. If the Rider Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue of this rider, the amount payable will be limited to the Monthly Deductions made for this rider.

When the laws of the state in which the policy and this rider are delivered require less than this 2-year period, the period will be as stated in such laws.

Not Contestable after Two Years. We will not contest payment of the Rider Death Benefit after it has been in force during the Rider Insured's lifetime for 2 years from the date coverage under this rider began.

This provision will not apply to nonpayment of the monthly cost of insurance.

Termination. This rider will terminate on the earliest of the following:

1. On termination of the policy to which this rider is attached; or
2. When any monthly deduction for this rider and the policy is in default beyond the end of the grace period; or
3. On the first Monthly Deduction Day following receipt of the Owner's Written request for termination.

Policy Provisions Applicable. This rider is subject to all the conditions and provisions of the policy to which it is attached, except as provided herein.

Consideration. The consideration for this rider is the application for the policy and this rider and deduction of the cost of insurance for this rider.

The effective date of this rider is the Date of Issue of the policy.



President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AZ REadcert.pdf		

	Item Status:	Status Date:
Satisfied - Item: 10691 as shown on the schedule page		
Comments: This is how the rider will appear on the policy schedule page when issued.		
Attachment: 10691 schpgshown.pdf		

	Item Status:	Status Date:
Satisfied - Item: 10691 SOV		
Comments:		
Attachment: 10691 Stmt of variability.pdf		



Department of Insurance
State of Arizona
Life and Health Division
Telephone: (602) 364-2393
Facsimile: (602) 364-2175

JANICE K. BREWER
 Governor

2910 North 44th Street, Suite 210
 Phoenix, Arizona 85018-7269
www.id.state.az.us

CHRISTINA URIAS
 Director of Insurance

READABILITY CERTIFICATION

Arizona Administrative Code R20-6-213
 Life and Disability Insurance Policy Language Simplification

COMPANY NAME _____, NAIC # _____,
 hereby certifies that the following form(s) comply with the requirements of paragraph (C)(1)(a) of
 the captioned Rule and achieve a Flesch reading ease test score of:

FORM NUMBER

FLESCH SCORE

 Signature of Insurance Company Officer
(rubber stamp, copy or facsimile NOT ACCEPTED)

 Typed Name and Title

 Date

Certification is required for all policy forms. A photocopy of this specimen is acceptable.

Term Life Insurance Benefit Rider

Initial Rider Death Benefit: \$100,000.00
Rider Target Premium: [\$3,389.00]
Rider Monthly Expense Charge: [\$28.60]
Rider Expense Charge Period:
First [10] Policy Years

SVE Period:

First [7] Policy Years

Enhancement Percentage: (Based on Year of Surrender)	Policy Year	Percentage
	[1	[270%
	2	544%
	3	817%
	4	999.99%
	5	999.99%
	6	967%
	7]	904%]

Enhancement Factor:1.02

AMERICAN GENERAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
10691

Variability in the following items is needed so the Company can adjust these rates and amounts based on future conditions, including the economic conditions such as bond interest rates, underwriting expertise and administrative and marketing considerations.

RIDER TARGET PREMIUM. The Rider Target Premium is based upon the Rider Insured's age, sex and premium class. This premium varies with each consumer.

RIDER MONTHLY EXPENSE CHARGE. The Rider Monthly Expense Charge is based upon a table that varies depending on the Rider Insured's age, sex and premium class. This charge varies with each consumer.

RIDER EXPENSE CHARGE PERIOD. The Rider Expense Charge Period is bracketed since it specifically applies to the specimen policy. We reserve the right to change the period for new issues. The period could range from 1 year to all years (policy Maturity Date). Once a policy is issued the period will not change.

SVE PERIOD. The SVE Period is bracketed since it specifically applies to the specimen policy. We reserve the right to change the period for new issues. The SVE Period will range from 1 year to 10 years. Once a policy is issued the period will not change.

ENHANCEMENT PERCENTAGE. The Enhancement Percentages are bracketed since they specifically apply to the specimen policy. We reserve the right to change the percentages for new issues. The percentages will range from 0.1% to 2000%. Once a policy is issued the percentages will not change.

ENHANCEMENT FACTOR. The Enhancement Factor is bracketed since it specifically applies to the specimen policy. We reserve the right to change the factor for new issues. The factor will range from 0.5 to 2. Once a policy is issued the factor will not change.