

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 48118  
Company Tracking Number: 07007-610 REV 0108  
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: 07007-610 Rev 0108  
Project Name/Number: /

## Filing at a Glance

Company: American General Life Insurance Company

Product Name: 07007-610 Rev 0108

TOI: L04I Individual Life - Term

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

Filing Type: Form

SERFF Tr Num: AMGN-127053730 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 48118  
Closed

Co Tr Num: 07007-610 REV 0108 State Status: Filed-Closed

Author: Luis Cardozo

Date Submitted: 02/28/2011

Reviewer(s): Linda Bird

Disposition Date: 03/02/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Luis Cardozo

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/02/2011

State Status Changed: 03/02/2011

Created By: Luis Cardozo

Corresponding Filing Tracking Number: 07007-  
610 Rev 0108

Filing Description:

Re: Premium Rate Change (0211)

07007-610 Rev 0108 Policy Schedule

Dear Sir or Madam:

Enclosed please find revised premium rates for the Form 07007 (approved on 3-13-07) which features 17 level death benefit term plans with fully guaranteed level premiums for the first 10, 15 through 30 years, with coverage to expire at

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
 Filing Company: American General Life Insurance Company State Tracking Number: 48118  
 Company Tracking Number: 07007-610 REV 0108  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: 07007-610 Rev 0108  
 Project Name/Number: /

age 95. The level premium rates have changed.

We are only sending revised specification pages for the 10 year term plan with combined actuarial memorandum . If the department requires we can provide all 17 sets of specification pages with actuarial memorandum.

Should there be any further question or requirements please contact me at 800-247-8837 extension 2465 or by e-mail at luis\_cardozo@aigag.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: TX Exempt \$50 per submission  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	02/28/2011	45118578

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 48118  
Company Tracking Number: 07007-610 REV 0108  
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: 07007-610 Rev 0108  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/02/2011	03/02/2011

*SERFF Tracking Number:*      *AMGN-127053730*                      *State:*                      *Arkansas*  
*Filing Company:*              *American General Life Insurance Company*      *State Tracking Number:*      *48118*  
*Company Tracking Number:*      *07007-610 REV 0108*  
*TOI:*                      *L04I Individual Life - Term*                      *Sub-TOI:*                      *L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium*

*Product Name:*              *07007-610 Rev 0108*  
*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 03/02/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
 Filing Company: American General Life Insurance Company State Tracking Number: 48118  
 Company Tracking Number: 07007-610 REV 0108  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
 Fixed/Indeterminate Premium  
 Product Name: 07007-610 Rev 0108  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	policy schedule		Yes

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
 Filing Company: American General Life Insurance Company State Tracking Number: 48118  
 Company Tracking Number: 07007-610 REV 0108  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
 Fixed/Indeterminate Premium  
 Product Name: 07007-610 Rev 0108  
 Project Name/Number: /

## Form Schedule

**Lead Form Number: 07007-610 Rev 0108**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	07007-610 Rev 0108	Schedule Pages	policy schedule	Initial			07007_SAT_10Y (AR, CT, NC, MS).pdf

**POLICY SPECIFICATIONS**

Insured	[John Doe]	Policy Number	[123456]
Face Amount	[\$100,000]	Date of Issue	[February 18, 2011]
Sex	[Male]	Age at Issue	[35]
Underwriting Class	[Standard Non-Tobacco]		

**SCHEDULE OF BENEFITS AND PREMIUMS**

Benefits	Benefit Amounts	Annual Premium	Level Premium Period
Life Insurance	[\$100,000]	[\$89.00]	10 Years*
Policy Fee		[\$64.00]	
Total Initial Annual Premium		[\$153.00]	

Premiums payable other than annually are equal to a percentage of the annual premium and include additional premium charges. These percentages are shown on page 4. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$153.00.]

\*Annual renewal premiums are shown in the Table of Premiums on page 4. On the [tenth] policy anniversary and any later policy anniversary We have a right to change the premium. See the Right To Change Premium provision.

**Expiry Dates.** The Initial Expiry Date is [February 18, 2021.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [February 18, 2071.]

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

**Re-Entry Option.** This policy may be exchanged for a new policy as specified in the Re-Entry Option provision. This option is available only on the [tenth] policy anniversary, provided that a renewable level term policy is available at the attained age of the insured at re-entry.

**TABLE OF PREMIUMS**

<b>Policy Year</b>	<b>Current Annual Life Insurance Premium</b>	<b>Maximum Annual Life Insurance Premium</b>	<b>Policy Year</b>	<b>Current Annual Life Insurance Premium</b>	<b>Maximum Annual Life Insurance Premium</b>
1-10	\$153.00	\$153.00	36	\$7,148.00	\$8,065.00
11	\$681.00	\$865.00	37	\$7,722.00	\$8,848.00
12	\$738.00	\$940.00	38	\$8,743.00	\$9,883.00
13	\$804.00	\$1,024.00	39	\$9,654.00	\$10,969.00
14	\$838.00	\$1,069.00	40	\$10,584.00	\$12,115.00
15	\$884.00	\$1,129.00	41	\$12,646.00	\$13,363.00
16	\$939.00	\$1,201.00	42	\$14,656.00	\$14,656.00
17	\$1,009.00	\$1,291.00	43	\$16,156.00	\$16,156.00
18	\$1,100.00	\$1,411.00	44	\$17,902.00	\$17,902.00
19	\$1,200.00	\$1,540.00	45	\$19,909.00	\$19,909.00
20	\$1,330.00	\$1,711.00	46	\$22,087.00	\$22,087.00
21	\$1,485.00	\$1,912.00	47	\$24,553.00	\$24,553.00
22	\$1,670.00	\$2,119.00	48	\$27,100.00	\$27,100.00
23	\$1,900.00	\$2,344.00	49	\$29,821.00	\$29,821.00
24	\$2,109.00	\$2,530.00	50	\$32,824.00	\$32,824.00
25	\$2,353.00	\$2,746.00	51	\$36,157.00	\$36,157.00
26	\$2,659.00	\$3,019.00	52	\$39,841.00	\$39,841.00
27	\$3,034.00	\$3,349.00	53	\$43,828.00	\$43,828.00
28	\$3,482.00	\$3,757.00	54	\$48,070.00	\$48,070.00
29	\$3,962.00	\$4,213.00	55	\$52,510.00	\$52,510.00
30	\$4,446.00	\$4,693.00	56	\$57,103.00	\$57,103.00
31	\$4,919.00	\$5,197.00	57	\$61,354.00	\$61,354.00
32	\$5,341.00	\$5,710.00	58	\$65,749.00	\$65,749.00
33	\$5,719.00	\$6,229.00	59	\$70,348.00	\$70,348.00
34	\$6,126.00	\$6,790.00	60	\$75,181.00	\$75,181.00
35	\$6,558.00	\$7,363.00			

Premiums payable other than annually are computed by multiplying the applicable annual premium by the premium percentages shown below.

Premium Interval	Premium Percentage
Semi-annual	52.00%
Quarterly	26.50%
Monthly (Pre-authorized checking)	8.75%

SERFF Tracking Number: AMGN-127053730 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 48118  
Company Tracking Number: 07007-610 REV 0108  
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: 07007-610 Rev 0108  
Project Name/Number: /

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Bypassed - Item:** Application

**Bypass Reason:** n/a

**Comments:**