

SERFF Tracking Number: AGLA-127991891 State: Arkansas
 Filing Company: American General Life and Accident Insurance Company State Tracking Number:
 Company
 Company Tracking Number: AGLA 11-1 ASSOCIATED TERM AND RELATED TERM ENDORSEMENT
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: AGLA 11-1 Associated Term and Related Term Endorsement
 Project Name/Number: AGLA 11-1 Associated Term and Related Term Endorsement /AGLA 11-1

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: AGLA 11-1 Associated Term and Related Term Endorsement SERFF Tr Num: AGLA-127991891 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium Co Tr Num: AGLA 11-1 ASSOCIATED TERM AND RELATED TERM ENDORSEMENT State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird
 Author: Marilyn Ellis Disposition Date: 01/19/2012
 Date Submitted: 01/17/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: AGLA 11-1 Associated Term and Related Term Endorsement

Status of Filing in Domicile: Pending

Project Number: AGLA 11-1

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: 01/19/2012

State Status Changed: 01/19/2012

Deemer Date:

Created By: Marilyn Ellis

Submitted By: Marilyn Ellis

Corresponding Filing Tracking Number: AGLA 11-1 Associated Term and Related Term Endorsement

Filing Description:

AGLA 11-1 Associated Term and Related Term Endorsement

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The above form is being submitted for your consideration and approval. This endorsement will replace form AGLA 10-15, previously approved by your department on the date and under the SERFF tracking number shown on the Forms tab.

Form AGLA 11-1 may be used in conjunction with Qualifying Policy Endorsement AGLA 10-16, previously approved by your department on 7/12/10 under SERFF tracking number AGLA-126712877.

Endorsement AGLA 11-1 will be attached to term life insurance policies that meet the definition of an "Associated Term Policy" or a "Related Policy" as described in the endorsement. This endorsement provides for a discount, subject to the endorsement provisions, of the Total Current Annual Premium of the term policy.

The difference between form AGLA 11-1 and the form it replaces (AGLA 10-15) is that endorsement AGLA 11-1 expands the policy discount to include Related Policies. Thus, endorsement AGLA 11-1 provides a discount benefit for both Related Policies and Associated Term Policies, Endorsement AGLA 10-15 only provides a discount for Associated Term Policies.

The Flesch score for endorsement AGLA 11-1 is 50.9.

Company and Contact

Filing Contact Information

Kathryn Mitchell, Kathryn.Mitchell@aglife.com
American General Center 615-749-1139 [Phone]
Nashville, TN 37250-0001

Filing Company Information

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee
Company
American General Center Group Code: Company Type: L&H
Nashville, TN 37250-0001 Group Name: State ID Number:
(615) 749-1139 ext. [Phone] FEIN Number: 62-0306330

Filing Fees

SERFF Tracking Number: AGLA-127991891 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 form x \$50 = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life and Accident Insurance Company	\$50.00	01/17/2012	55515498

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/19/2012	01/19/2012

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Disposition

Disposition Date: 01/19/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AGLA-127991891* State: *Arkansas*
 Filing Company: *American General Life and Accident Insurance Company* State Tracking Number:
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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 - Acturial Memo		No
Supporting Document	Statement of Variability		No
Form	Associated Term and Related Term Endorsement		No

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Form Schedule

Lead Form Number: AGLA 11-1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA 11-1	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Associated Term and Related Term Endorsement	Revised	Replaced Form #: AGLA 10-15 Previous Filing #: AGLA-126712877	50.900	Associated Term and Related Policy Endorsement (11-1).pdf

Associated Term and Related Policy Endorsement

Insured: [Jane Doe]
Policy Number: [123456789]
Related Policy Numbers: [111111111]
[222222222]
[333333333]
Owner: [John Doe]
Qualifying Policy: [Yes]

This endorsement is attached to and made a part of this Policy.

Associated Term Policy means a term life insurance policy issued pursuant to the provisions of a Qualifying Policy Endorsement made a part of a Qualifying Policy.

Related Policy means an insurance policy issued by Us that is part of a Related Policy Group.

Related Policy Group means a group of two or more life insurance policies issued by Us that, at the time of issue and at all subsequent times, have the same Owner, the same Insured, the same premium payment mode and the same premium payment method.

Qualifying Policy means a policy of insurance issued by Us where the Owner of the Qualifying Policy has the right, to the extent of his or her Current Associated Term Life Insurance Allocation determined by Us and set forth in the Qualifying Policy Endorsement, to allocate to himself or herself, or to another person, the right to apply for certain term life insurance coverage made available by Us for that purpose, for which We may provide a premium discount pursuant to Our then current discount rules, if any.

Qualifying Sum means the total combined Specified Amounts and Face Amounts, as applicable, of all policies in a Related Policy Group.

The Total Current Annual Premium for this Policy may be discounted pursuant to Our then-current premium discount rules, if any, in effect for Associated Term Policies and Related Policies. At issue, the Total Current Annual Premium for this Policy will be discounted by [\$25].

If a policy that is the Qualifying Policy for the Policy to which this Endorsement is attached ceases to be in force, any premium discount for this Policy which is based on its being an Associated Term Policy to such Qualifying Policy may, pursuant to Our then-current rules, be eliminated, and the full Total Current Annual Premium will become payable.

If the Qualifying Sum decreases, any premium discount for the Policy to which this Endorsement is attached which is based upon its being a Related Policy may, pursuant to Our then-current rules, be reduced or eliminated, and the full Total Current Annual Premium will become payable.

In no case will the Total Current Annual Premium exceed the Total Maximum Annual Premium in the event a discount referenced above is eliminated.

The Effective Date of this endorsement is [January 1, 2012].

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

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SECRETARY

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: 87-1.pdf AGLA120Z49 REV0807.pdf ARCERT2.pdf ARCert5.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: This is an endorsement filing, not a policy filing. Comments:</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable to this filing. Comments:</p>		
<p>Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability for Associated Term and Related Policy Endorsement docx.pdf</p>		

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY
A Member Company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001
(615) 749-1523

Service for the attached policy will be provided by:

The Arkansas Department of Insurance has requested we provide you with the addresses and telephone numbers, as follow:

Customer Services
American General Life and Accident Insurance Company
American General Center - 305N
Nashville, Tennessee 37250
PH: 1-800-888-2452

State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904
PH: 1-800-852-5494

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

(please turn to back of page)

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

American General Life and Accident Insurance Company

A member company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001





American General Life and Accident Insurance Company

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 11-1 Associated Term and Related Term Endorsement

This is to certify that, to the best of my knowledge and belief, the above form complies with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

A handwritten signature in cursive script that reads "Grace D. Harvey".

Grace D. Harvey, ASA, MAAA
Vice President and Actuary

DATE: January 17, 2012



American General Life and Accident Insurance Company

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 11-1 Associated Term and Related Term Endorsement

This is to certify that the above form, to the best of my knowledge and belief, meets the provision of Arkansas Rule and Regulation 19 as well as all applicable requirements of the State of Arkansas Department of Insurance.

Grace D. Harvey

Grace D. Harvey, ASA, MAAA
Vice President and Actuary

DATE: January 17, 2012

Statement of Variability for Associated Term and Related Policy Endorsement AGLA 11-1

Variable Field	Possible Values
Insured: [Jane Doe]	This field must be variable to reflect the name of the primary person insured under the term policy to which this endorsement is attached. The name is fixed at issue.
Policy Number: [123456789]	This field must be variable to reflect the policy number of the term policy to which this endorsement is attached. The policy number is a nine-digit number that is fixed at issue.
Related Policy Number: [111111111] [222222222] [333333333]	The field must be variable to reflect the policy numbers of the related policies in the same related group as the term policy to which this endorsement is attached. Each policy number is a nine-digit number that is fixed at issue.
Owner: [John Doe]	This field must be variable to reflect the name of the owner of term policy to which this endorsement is attached.
Qualifying Policy [Yes]	This field must be variable to indicate if the term policy to which this endorsement is attached is issued in conjunction with a permanent life qualifying policy. The possible values are "Yes" or "No."
At issue, the Total Current Annual Premium for this Policy will be discounted by [\$25].	This field must be variable to reflect the amount of discount of the Total Current Annual Premium under the term policy to which this endorsement is attached. The range for this field is: (a) \$0 to (b) the difference between the guaranteed Total Current Annual Premium and the discounted Total Current Annual Premium.
The Effective Date of this endorsement is [January 1, 2012]	This field is variable to reflect the endorsement issue date. This date is the date on which the term policy is issued.