

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: AGLC106230-377-378
Project Name/Number: AGL DIA CONTRACTS/AGLC106230-377-378

Filing at a Glance

Company: American General Life Insurance Company
Product Name: AGLC106230-377-378
State: Arkansas
TOI: A021 Individual Annuities- Deferred Non-Variable
Sub-TOI: A021.003 Single Premium
Filing Type: Form
Date Submitted: 10/22/2012
SERFF Tr Num: AMGN-128737595
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AGLC106230_377_378

Implementation: On Approval
Date Requested:
Author(s): Bruce LaDonna
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/29/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: AGL DIA CONTRACTS Status of Filing in Domicile: Pending
Project Number: AGLC106230-377-378 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Filing simultaneoulsy.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/29/2012
State Status Changed: 10/29/2012
Deemer Date: Created By: Bruce LaDonna
Submitted By: Bruce LaDonna Corresponding Filing Tracking Number:

Filing Description:

The enclosed forms are submitted for your review and approval. These are new forms and are not intended to replace any other forms currently filed with your Department. This filing does not contain any unusual or controversial items. To the best of our knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state and such forms contain no provisions previously disapproved by your Department. We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

Forms AGLC 106230, AGLC 106377 and AGLC 106378 are single premium deferred paid-up fixed annuity policy forms. The forms themselves are similar with the exception of the minimum premium size required to purchase the policy and the distribution channel intended for each form. More specifically:

- AGLC 106230 requires a minimum premium of \$10,000;
- AGLC 106377 requires a minimum premium of \$15,000; and
- AGLC 106378 requires a minimum premium of \$20,000.

The 3 annuity contract forms included in this submission do not provide for any accumulation account, cash surrender benefits or any non-forfeiture options. Therefore, as stated in the attached actuarial memorandum, the provisions for a minimum paid-up annuity benefit available as a non-forfeiture option under the Standard Nonforfeiture Law for annuities are not applicable.

Additional information about the forms is provided below:

Annuity Contract Forms AGLC 106230, AGLC 106377 & AGLC 106378

The forms referenced above are non-participating and are available as either non-qualified or for plan types: IRA, Roth IRA, SEP, Simple IRA, 401(a), 401(k), 403(b) and 457 (b). Under these forms, the policy owner will elect an annuity income plan option and income start date which may be no less than 12 months or greater than 40 years from the annuity contract date at the time of application. A specific income payment amount and schedule will be determined at the time the policy is issued, based on the income option elected, the amount of the premium payment, the purchase rates then in effect and the annuitant's age and gender (if non-qualified).

These forms also offer a choice of 4 different annual increasing income payment options:

- Percentage Increase – If selected, each year on the anniversary, the income payment will increase by [1% to 5%]. Interest will compound annually.
- Simple Interest – If selected, each year on the anniversary, the income payment will increase by [1% to 5%]. This increase is

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based on simple interest.

- Flat Dollar Amount – If selected, each year on the anniversary, the income payment will increase by a certain dollar amount (for example, \$100 per year).
- Consumer Price Index Increase – If selected, each year on January 1st, the income payment will be adjusted for changes in the Consumer Price Index-U (“CPI”) as published by the Bureau of Labor. The adjustment can raise or lower the payment amount for the next year, depending upon changes in the CPI. A CPI decrease will never reduce the payment below the Minimum Payment Amount shown on the Contract Date Page.

The forms also offer a choice among three death benefit options. The owner may select an annuity with a death benefit that returns premium or a return of premium plus [3%] interest. The owner may also select an annuity with no death benefit, except that in the case of any contract with a certain period or refund feature (cash refund or installment refund), a death benefit must be selected.

Annuity Application Forms AGLC 106229, AGLC 106375 and AGLC 106376

The annuity applications listed above will be used with the afore-mentioned annuity policy forms. More specifically:

- Annuity application AGLC 106229 will be used with annuity contract form 106230
- Annuity application AGLC 106375 will be used with annuity contract form 106377
- Annuity application AGLC 106376 will be used with annuity contract form 106378

In addition to being pre-printed and available for hard-copy signature, each of these application forms may be used with an e-signature or electronic signature process. When used with an electronic process, the forms will contain identical language as approved by your Department. The company reserves the right to alter the color, layout, format, pagination, signature graphic and type of font (size no less than 10 point-type) of these forms without resubmitting for approval, unless other informed.

Endorsement Form AGLC-QAC

We are also enclosing Endorsement Form AGLC-QAC which is being filed for use with all three contract forms when the forms are issued under an employer-sponsored plan.

Also enclosed with this filing is a statement of variability for each form with an explanation for each variable item. Thank you for your review of these forms. If you have any questions regarding this submission, please contact me at 713-831-6050 or via email at ladonna.bruce@valic.com.

Sincerely,
LaDonna Bruce
Legal Analyst

Company and Contact

Filing Contact Information

LaDonna Bruce, Legal Analyst

ladonna.bruce@valic.com

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2919 Allen Parkway, L10-30 713-831-6050 [Phone]
 Houston, TX 77019 713-831-6932 [FAX]

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: \$350.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 7 forms = 350
 Per Company: No

Company	Amount	Date Processed	Transaction #
American General Life Insurance Company	\$350.00	10/22/2012	64126073

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/29/2012	10/29/2012

SERFF Tracking #:

AMGN-128737595

State Tracking #:**Company Tracking #:**

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State:

Arkansas

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI:

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AGL DIA CONTRACTS/AGLC106230-377-378

Disposition

Disposition Date: 10/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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	SOV		Yes
Form	SPDA		Yes
Form	SPDA		Yes
Form	SPDA		Yes
Form	APPLICATION		Yes
Form	APPLICATION		Yes
Form	APPLICATION		Yes
Form	ENDORSEMENT		Yes

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Form Schedule

Lead Form Number: AGLC106230_377_378

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		SPDA	AGLC106230	POL	Initial		44.000	AGL_DIA_Contract_AGLC106230.pdf
2		SPDA	AGLC106377	POL	Initial		44.000	AGL_DIA_Contract_AGLC106377.pdf
3		SPDA	AGLC106378	POL	Initial		44.000	AGL_DIA_Contract_AGLC106378.pdf
4		APPLICATION	AGLC106229	AEF	Initial		44.000	Fixed Annuity Application - AGLC106229.pdf
5		APPLICATION	AGLC106375	AEF	Initial		44.000	Fixed Annuity Application - AGLC106375.pdf
6		APPLICATION	AGLC106376	AEF	Initial		44.000	Fixed Annuity Application - AGLC106376.pdf
7		ENDORSEMENT	AGLC-QAC	POLA	Initial		0.000	AGLC-QAC_filedversion.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
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CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

American General Life Insurance Company
[2727-A Allen Parkway]
A capital stock company

AMERICAN GENERAL LIFE INSURANCE COMPANY (the “Company”), a stock company, issues this Annuity Contract to the Owner(s) (You, Your) based on the completed Application and the payment of the Single Premium. The Company agrees to make Income Payments to the Payee designated by the Owner(s) beginning on the Income Start Date and continuing thereafter, subject to the terms and conditions of this Contract.

READ YOUR CONTRACT CAREFULLY

RIGHT TO CANCEL. If after reading this Contract, You are not satisfied for any reason, this Contract may be returned to the Company at its Home Office or to any agent authorized by the Company within [10 days] after receiving it (or a longer period if required by the laws of the Issue State). If mailed in the United States in a properly addressed envelope with sufficient first class postage during the Right to Cancel period, it will be deemed to be received by the Company on the date of its postmark, registration or certification. We will promptly refund any Premium which has been received in consideration for said Contract and this Contract will be void.

[] []
Julie Cotton Hearne Jay Wintrob
Secretary CEO & President

FIXED SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
NO CASH SURRENDER BENEFITS
[NO DEATH BENEFIT PAID PRIOR TO INCOME START DATE]
[DEATH BENEFIT PAID PRIOR TO INCOME START DATE]

NON-PARTICIPATING

CONTRACT SCHEDULE PAGE

CONTRACT NUMBER: [1001]
 CONTRACT DATE: [November 1, 2008]
 INCOME START DATE: [December 1, 2023]
 SINGLE PREMIUM: [\$10,000]
 MODAL PERIOD: [Monthly]

OWNER [John Doe]

[JOINT OWNER: [Jane Doe]]

ANNUITANT: [John Doe]
 GENDER: [Male]
 DATE OF BIRTH: [September 1, 1943]
 AGE AT ISSUE: [35]
 [RATED AGE: [40]]

[JOINT ANNUITANT: [Jane Doe]]
 [GENDER: [Female]]
 [DATE OF BIRTH: [September 1, 1943]]
 [AGE AT ISSUE: [35]]
 [RATED AGE: [40]]

[SURVIVOR BENEFIT: Payments will be [100.00]% at the death of [either/the] Annuitant].

PAYEE: [John Doe]

DEATH BENEFIT PRIOR TO INCOME START DATE: [If the Owner dies prior to the Income Start Date, a refund will be payable to any surviving Beneficiary. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.]

Payout Option On Income Start Date: [Lifetime Income Payout Option provides periodic payments to the Payee during the life of the Annuitant. At the Annuitant’s death after the income start date, no further payments are made.]

Guaranteed Payments: [Payments are guaranteed for the life of the Annuitant.]

Income Payment Detail:			
Income Payment Amount	Income Start Date	Income End Date	Rate of Increase
\$670.00	05.01.2012	[Payments end at the death of the Annuitant.]	[0%]

[Consumer Price Index Description: This contract contains a non-seasonally adjusted Consumer Price Index-U ("CPI") feature. Each year on January 1st the Income Payment will be adjusted for changes in the CPI as published by the Bureau of Labor Statistics. The adjustment can raise or lower the Income Payment for the next year, depending upon changes in CPI. A CPI decrease will never reduce the payment below the Income Payment shown in the Income Payment Detail section on page 3 of this Contract Data Page. By guaranteeing a minimum Income Payment, any negative movements in CPI which are not applied to the Income Payment will be used to offset future CPI increases by not changing the Income Payment until the year in which the cumulative annual increases exceed any negative adjustment. In the year the cumulative increases in CPI exceed any negative adjustment the Income Payments will be increased only to the extent the CPI exceeds the cumulative negative adjustment.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. Interest will compound annually.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. This increase is based on simple interest.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by \$[XX.XX].]

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SECTION 1: DEFINITIONS

Definitions used within this Contract are generally shown in this section; however, certain terms may be defined in other portions of this Contract. Caption and section headings appearing in this Contract are included solely for convenience of reference and are not intended to affect the interpretation of any provision of this Contract.

Age: An Annuitant's age at Annuity Contract Date as set forth on the Contract Schedule Page. This age is used in the calculation of Income Payments for any Payout Option containing a life contingency.

Annuitant: Any natural person shown on the Contract Schedule Page whose life is used to determine the amount and duration of any Income Payments under the Contract involving life contingencies. Unless the text clearly indicates otherwise, the term Annuitant also includes both the primary Annuitant and/or any Joint Annuitant. If the Owner is a natural person, then the primary Annuitant and Joint Annuitant shall be the Owner and (where applicable) Joint Owner, respectively. If the Contract is a Qualified Contract or IRA, the primary Annuitant must be the individual for whom the Plan account or IRA is maintained.

Annuity Contract Date: The date the Contract is issued by the Company and becomes effective after receiving: 1) the Premium Payment; 2) the Application; and 3) all necessary paperwork required by the Company.

Application: The form required by the Company to be completed by the Owner or the purchaser that, along with the Single Premium, provides the consideration for this Contract.

Beneficiary: The natural or Non-Natural Person named by the Owner. The Beneficiary may receive certain benefits when there is no longer a living Annuitant or Joint Annuitant. The

Beneficiary may succeed to ownership of the Contract in certain circumstances.

Code: The Internal Revenue Code of 1986, as amended. References to specific sections of the Code include any applicable regulations issued according to such sections.

Company: American General Life Insurance Company, the issuer of this Contract.

Contract: This written irrevocable agreement between the Owner and the Company.

Contract Schedule Page: Page 3 of this Contract which details information about the following: 1) the Payout Option selected; 2) the frequency of Income Payments; 3) the Period Certain Income Payments, if applicable; 4) the parties to this Contract; 5) the Income Payment dates; 6) the Annuity Contract Date.

ERISA: Employee Retirement Income Security Act of 1974, as amended. References to specific section of ERISA include any applicable regulations issued according to such sections.

Income Payment(s): The series of periodic annuity payments (or cash refund, if applicable) that are paid to the Payee as selected by the Owner, the amount of which is set forth on the Contract Schedule Page.

Income Payment Date: The day of the month or date that Income Payments will be made as set forth on the Contract Schedule Page.

Income End Date: The date guaranteed Income Payments end as set forth on the Contract Schedule Page.

Income Start Date: The date Income Payments begin. The Income Start Date selected must be more than 12 months from the Annuity Contract Date. If this Contract is issued as an IRA Contract or Qualified Contract, the Income Start Date may not be later than the Annuitant's

attainment of age 70½ except as otherwise permitted under applicable Required Minimum Distribution rules and conforming Company procedures.

IRA Contract: A Contract issued as an Individual Retirement Annuity (IRA) as defined under section 408(b) of the Code or as a Roth IRA as defined under section 408A(b) of the Code. The term also includes a Contract issued to a Non-natural Person that is a custodian or trustee of an Individual Retirement Account or a Roth Individual Retirement Account maintained for the benefit of the Annuitant.

Joint Annuitant: A natural person other than the Annuitant upon whose continuation of life is used to determine any Income Payments involving life contingencies. A Joint Annuitant can be selected only if one of the joint life Payout Options is selected and the Joint Annuitant is the spouse of the primary Annuitant.

Joint Owner: A co-owner who possesses an undivided interest in the entire Contract with the Owner. Joint Ownership is not permitted for Non-Qualified Contracts where the Owner is a Non-Natural Person, or for Qualified Contracts or IRA Contracts. If a Joint Annuitant has been named on a Non-Qualified Contract, and if the Owner is a natural person, the Joint Owner (if any) shall be the Joint Annuitant.

Modal Period: The period during which an Income Payment is made. Such period is set forth on the Contract Schedule Page.

Non-Natural Person: A corporation, trust or other non-living entity.

Non-Qualified Contract: A Contract purchased with funds not associated with a Qualified Contract or an IRA Contract.

Owner: The natural or Non-Natural Person named on the Contract Schedule Page to hold this Contract and to exercise all rights and

privileges under it. Unless otherwise designated, the Owner is the Annuitant. *Qualified Contracts:* The Owner may be the Annuitant's employer, Trustee of the Plan or the Participant. *IRA Contracts:* The owner must be the Annuitant or a trustee or custodian of an IRA maintained for the benefit of the Annuitant. *Qualified Contracts and IRA Contracts:* The Owner cannot name a different Owner except as permitted under the Code for transfers between or among employer-sponsored Plans and individual retirement plans. *Non-Qualified Contracts:* For purposes of Internal Revenue Code Section 72(s), the Company will consider an Owner who is a natural person or a qualifying agent thereof to be the "holder" of this Contract; otherwise the Annuitant will be considered to be the holder.

Payee(s): The individual, trust, corporation or any other entity named in the Application, or as subsequently changed by the Owner, to receive the Income Payments under a Payout Option. Unless otherwise designated, or in the case of an IRA Contract or a Qualified Contract, the primary Annuitant is the Payee during his/her lifetime.

Payout Option: The Income Payment option selected by the Owner and set forth on the Contract Schedule Page.

Plan: An employer-sponsored retirement or annuity purchase arrangement for which this Contract is issued.

Qualified Contract: A Contract purchased with funds from a retirement Plan that meets the requirements of Code Section 401(a), 403(a), 403(b), or certain deferred compensation plans under Code Section 457. If the Contract is issued as a Qualified Contract, the Contract is subject to the provisions of the Plan as further explained in Section 2.02.

Required Minimum Distribution: If a Contract is purchased as an IRA Contract or Qualified Contract, the Owner's benefits under

the Contract pursuant to the selections on the Application, must satisfy the Required Minimum Distribution rules as imposed by applicable provisions of the Code and Treasury regulations.

Single Premium: The amount shown on the Contract Schedule Page paid to the Company for the purchase of this Contract. This amount may be cumulative and come from one or more sources.

We, Our, Us, Company: The American General Life Insurance Company.

Written, In Writing: A written request or notice, signed, dated and received at an address designated by the Company in a form the Company accepts. The Owner may ask the Company for the forms. For certain type of written requests, the Company reserves the right to require that the signature be notarized. Alternatively, it can be guaranteed by a member firm of a major stock exchange or other institution qualified to give such a guaranty.

SECTION 2: PARTIES INVOLVED IN THIS CONTRACT

2.01 GENERAL

Several persons may play a role in this Contract. These include 1) the Owner; 2) the Annuitant; and 3) the Beneficiary and 4) the Payee. Once elected on the Application, the Annuitant, the Joint Annuitant and the Payout Option cannot be changed. Unless otherwise provided, all references in the Contract in the singular form will include the plural form and all references in the plural form will include the singular form.

2.02 THE OWNER AND JOINT OWNER

Unless otherwise provided, the Owner has all the rights and duties set forth in this Contract. For Qualified Contracts and IRA Contracts, the Owner must be the Annuitant, the Plan, the Plan

Sponsor, or a qualifying trustee or custodian, as applicable.

Upon application, the Owner may designate or elect:

1. An Annuitant and Joint Annuitant, if applicable.
2. A Beneficiary and a contingent Beneficiary.
3. A Payee.
4. The income payment features to include: Modal Period; Payout Option; Income Payment Date and Income Start Date.

Between the Contract Date and the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Name a different Non-Natural Owner for an IRA Contract or Qualified Contract in a qualifying transfer or rollover of the Contract.
3. Name or change the Beneficiary and/or the Contingent Beneficiary.
4. Name or change the Payee for Non-Qualified Contracts.

On and after the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Change the Beneficiary and/or the Contingent Beneficiary.
3. Change the Payee for Non-Qualified Contracts.
4. Elect, discontinue or change the Electronic Funds Transfer (EFT) of Income Payments.
5. Modify income tax withholding from Income Payments.

Tax Note: Any changes in the Owner, Joint Owner or Payee could have tax consequences. The Owner should consult a tax advisor before any changes are requested. The Company is not

responsible for the tax consequences of any ownership or payee changes.

Most changes the Owner makes will, to the extent consistent with the provisions of this Contract, be legally binding on the Company and take effect after we receive and acknowledge the Owner's Written request. If the Owner makes an ownership, Beneficiary or Payee change, the change will take effect as of the date the Owner signs the change document. The Company is not liable, however, for any payment we make or other action we take before receiving and acknowledging the Owner's Written request or change document.

Nonqualified Contracts: If a Joint Owner is named, the Joint Owner will have an undivided interest in the Contract. Unless otherwise permitted by the Company, the exercise of any ownership right shall require a Written request by both Owners.

Qualified Contracts: Certain Plan provisions required by the Code, ERISA or other applicable laws may limit the Owner's rights under this Contract. The provisions may include:

1. Requiring consent of the Annuitant's Spouse before the Annuitant may elect to receive Income Payments.
2. Requiring that the Annuitant's Spouse be designated as Beneficiary.
3. Requiring that Income Payments be made in the form of a Joint and Survivor Annuity for the Annuitant and the Annuitant's spouse unless both consent to a different form of Payout Option.
4. Restricting the availability of in-service distributions regardless of the Annuitant's age.

The Owner remains liable for any and all federal tax consequences under this Contract. This includes, but is not limited to, income and gift tax consequences for Income Payments made to Payees other than themselves. Unless otherwise

directed, the Company will mail all tax forms to the Owner of this Contract. Except as otherwise required under the Code, the Company reserves the right to refuse to send tax forms to someone other than the Owner, such as the Annuitant.

2.03 THE ANNUITANT AND JOINT ANNUITANT

The Annuitant's (and any Joint Annuitant's, if applicable) life expectancy is used to determine the amount and duration of any Income Payments made under Payout Options involving life contingencies. Once designated, the Annuitant (and any Joint Annuitant, if applicable) cannot be changed. A Joint Annuitant is permitted only if one of the joint life Payout Options is selected.

IRA Contracts: The Owner must be the Annuitant or a trustee or custodian holding the contract under an Individual Retirement Plan for the benefit of the Annuitant, and the entire interest in the Contract is non-forfeitable.

Qualified Contracts: If one of the Joint Life Payout Options is elected, the Joint Annuitant must be the Spouse of the Annuitant.

2.04 THE BENEFICIARY

The Beneficiary may succeed to ownership in accordance with the *Rights of Succession* section of this Contract. The Owner may name one or more Beneficiaries to receive separate percentage interests payable under this Contract. Each such Beneficiary may separately exercise the rights that a Beneficiary has under this Contract.

2.05 THE PAYEE

The Owner of a Non-Qualified Contract may name one or more Payees, which may, but are not required to, include the Owner. Multiple Payees will share equally, unless otherwise designated. If a Payee dies while receiving Income Payments, the Company will make any

required Income Payments to the Owner or the successor Owner as set forth in the *Rights of Succession* section, pending instructions to make payments to a new Payee. In no event will any Payee who is not also an Owner have any ownership rights under this Contract.

2.06 RIGHTS OF SUCCESSION

Upon the death of any Owner or dissolution of non-natural owner, ownership rights, if any, under this Contract will succeed to the following persons in the following order unless otherwise indicated on the Application and approved by the Company:

- the surviving Owner or Joint Owner, if any.
- the Annuitant(s), if any survive the Owner
- the Beneficiary(ies).
- the estate or successors of the last Owner or Joint Owner to die.

If a Common Disaster occurs, the Company will assume that the successor Owner (as determined by the Rights of Succession section) died first. Ownership succession will be subject to the Payout Option elected. Proceeds will be paid on this basis unless an endorsement to this Contract provides otherwise.

SECTION 3: INCOME PAYMENTS

3.01 GENERAL

The Contract Schedule Page identifies the following selections made by the Owner: 1) Income Payments; 2) Payout Option; 3) Income Payment Date; 4) Income Start Date; and 5) Modal Period. Payments must be at least equal to [one hundred (\$100.00) dollars] per Modal Period. The Company reserves the right to use a less frequent Modal Period, but not less frequently than annually, to make Income Payments at least equal to [one hundred (\$100.00) dollars]. All Income Payments will be made in U.S. dollars. The Company reserves the right to refuse to send Income Payments to an address other than a U.S. address.

The Owner is responsible for informing the Company of the Payee's current address of record. The Company will not pay interest on amounts represented by un-cashed Income Payment checks if the postal service or delivery service is unable to deliver checks to the Payee's address of record.

3.02 LIABILITY FOR INCOME PAYMENTS

The Owner and any successor Owner assume all responsibility for claims against the Company arising out of an Income Payment made as directed by the Owner. The Owner agrees to indemnify, defend and hold the Company harmless for such claims.

Anyone who receives Income Payments that should not have been made will be liable to the Company for those payments.

3.03 NOTIFICATION OF DEATH

The death of any Owner, Annuitant or Payee must be reported to the Company immediately. The Company will require certified proof of death in the following form:

1. a certified copy of the death certificate; and/or
2. A certified copy of a decree from a court of competent jurisdiction as to the findings of death.
3. Other documentation acceptable to the Company.

The Company is entitled to recover any overpayments made because of failure to notify the Company of death. The Owner or any successor Owner is liable to the Company for any overpayments, including any overpayments made to a Payee other than the Owner. The Company is not responsible for any mispayments that result from failure to notify the Company immediately of such death.

3.04 EVIDENCE OF SURVIVAL

Where any payments under this Contract depend on a person being alive on a given date, the Company may require proof that such person is living. Such proof may be required before making the payments.

3.05 MISSTATEMENT OF AGE OR SEX

If the Annuitant's or Joint Annuitant's (1) Age or sex (if this Contract was issued on a sex distinct basis); or (2) Age (if this Contract was issued on a unisex basis) has been misstated, Income Payments will be adjusted to the correct amount for the true Age or sex. If a misstatement caused the Company to make an overpayment, the Company will deduct the amount of the overpayment from succeeding Income Payments. The Owner will be liable to the Company for the difference between the amount of any overpayments made and the amount of any remaining Income Payments. If the misstatement caused the Company to make an underpayment, the Company will make up the difference immediately. Overpayments and underpayments will not be made up with interest.

3.06 VALIDITY OF A TRUST

The Company is not required to verify the validity or effect of a trust, the scope of the trustee's authority, or a trust's use of payments according to the terms of the trust agreement. Payment made to a trust will release the Company of all contractual obligations to the extent of the payment.

3.07 SURRENDER OF THE CONTRACT

This Contract has no cash value or surrender value. Income Payments may not be advanced, accelerated, or commuted except as specifically stated in this Contract.

3.08 TERMINATION OF THE CONTRACT

This Contract terminates:

- 1) For Contracts with a Payout Option that is Period Certain with no life contingencies, on the date indicated as the final Income Payment due date on the Contract Schedule Page.
- 2) For all other Contracts, on the date that all guaranteed Income Payments have been made and no Annuitant is living.

3.09 INCOME PAYMENTS TO GUARDIAN

Income Payments may be made at the Company's discretion to the Owner's or Payee's duly authorized or qualified representative. This includes without limitation, custodian, guardian, committee or attorney-in-fact, during any period that the Owner or Payee is incapable of executing a valid receipt for such payments. Any payments made according to this paragraph shall completely discharge the Company from any liability for the responsibility of making payments under this Contract.

SECTION 4: DISTRIBUTION UPON DEATH

4.01 DEATH OF OWNER OR JOINT OWNER PRIOR TO THE INCOME START DATE

Upon the death of the Owner or Joint Owner (or in the event the Owner is not a natural person, the death of the primary Annuitant) before the Income Start Date, a death benefit, if any, will be payable in accordance with the Death Benefit listed on the Contract Schedule Page of this Contract. Any death benefit will be paid as directed by the Owner or the next succeeding Owner, as set forth in the Rights of Succession Section of this Contract.

However, if a surviving spouse is both a Joint Annuitant and sole primary Beneficiary, this

Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant.

4.02 DEATH OF ANNUITANT(S) AFTER THE INCOME START DATE

If the death of the Annuitant or Joint Annuitant occurs after the Income Start Date, any remaining Period Certain Income Payments or Payments for a Certain Amount, if applicable, will be paid. Under a Joint Annuity Payout Option, upon the death of one Annuitant, Income Payments will be paid according to the Payout Option set forth on the Contract Schedule Page. Upon the death of all Annuitants, any remaining Period Certain Income Payments, if applicable, will be paid. If no Annuitant survives and there are no Period Certain Income Payments remaining, then Income Payments will cease and this Contract will terminate.

4.03 LIFETIME INCOME PAYOUT OPTION

Notwithstanding anything in this Contract to the contrary, if the Payout Option set forth on the Contract Schedule Page is guaranteed for one or more lives with no death benefit nor guaranteed payments, then this Contract will terminate after the death of the Annuitant(s), whether the death occurs before or after the Income Start Date. Neither the Single Premium nor any other interest nor benefit in the Contract will be owed or payable to any person by the Company.

4.04 STATUS OF INCOME PAYMENTS UPON NOTIFICATION OF ANY DEATH

Upon learning of the death of an Annuitant, Owner, or Beneficiary, the Company may suspend future Income Payments until proof of death and any forms as may be required by the Company are received in the Home Office.

4.05 LIABILITY OF THE COMPANY

Action or inaction by the Company based on a reasonable interpretation of the law as to whether the Annuitant has met the Minimum Distribution Requirements or other distribution requirements referred to above shall create no liability on the Company if it is subsequently determined that such interpretation is incorrect.

SECTION 5: TAXATION

5.01 GENERAL

The tax information contained in this Contract is intended to be general and such information is not intended to offer legal or tax advice. The Owner should consult with his or her professional tax advisor concerning matters relating to:

1. Minimum Distribution Requirements.
2. Taxation of Income Payments.
3. Income tax penalties applied to premature distributions.
4. Federal estate laws.
5. Gift tax laws.
6. State inheritance tax laws.

The Company will be under no obligation for any tax or tax penalties imposed by the Code or by any other applicable federal or state law, rule or regulation.

5.02 STATUS AS AN ANNUITY CONTRACT

On the Contract Date, this Contract is intended to qualify as an "annuity contract" for federal income tax purposes. Accordingly, all provisions of this Contract shall be interpreted and administered in accordance with the requirements of Code section 72(s), 403(a) or 401(f), as applicable, and other relevant Code sections. In no event shall any payment be deferred beyond the time limits permitted by Code section 72(s) or 401(a)(9) as applicable. The Company reserves the right to amend this

Contract to comply with requirements set out in the Code and regulations and rulings thereunder, as may exist from time to time.

5.03 TAXATION ON PREMIUM PAYMENT

Some states and other government entities impose a premium tax on annuities. The Company reserves the right to deduct charges for any state premium or other tax that the Company determines may be applicable to this Contract.

SECTION 6: GENERAL PROVISIONS

6.01 ENTIRE CONTRACT

The entire Contract is made up of this Contract, Contract Schedule Page, the Application, and any approved endorsements added to this Contract. The Company relies on all statements made in the Application. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect.

6.02 CONFORMITY WITH LAWS

To the extent the Contract conflicts with any applicable federal or state law, regulation or ruling, the Contract shall be deemed to conform with the minimum requirements of such law, regulation or ruling, and the Contract shall be administered accordingly.

6.03 MODIFICATIONS TO THE CONTRACT

Only an Officer of the Company can change or waive any provisions of this Contract. Any such change or waiver must be in writing. No other person can change or waive any Contract provision. The Company may modify the Contract if required to by state, federal or other relevant law. No change will be made that

adversely affects the Owner's rights unless the change is required by law.

The Company may also find it necessary to modify this Contract in order to maintain its status as an annuity, an IRA Contract or Qualified Contract under the provisions of the Code, or ERISA, or to comply with state law. Such changes will be made by endorsement that will be filed with the applicable state insurance department(s) before its use. The Owner will be provided with a copy of any such endorsement affecting this Contract.

6.04 ANNUITY IS NOT A "PLAN"

This Contract is not a "plan" as defined in ERISA Section 3(3). The Company is not a "fiduciary" under ERISA Section 3(21). If any part of this Contract is found to be invalid, the other parts will remain in effect.

6.05 INCONTESTABILITY

The Company relies on all statements made in the Application and the amendment to Application, if applicable. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect. The Company will not contest this Contract after the Contract Date.

6.06 NON-PARTICIPATING

This Contract is non-participating. It will not share in the distribution of any divisible surplus of the Company. No dividends are payable.

6.07 ASSIGNMENT

Non-Qualified Contracts: The Owner may assign the Contract, the Income Payments or an interest in the Contract. The Company is not responsible for the validity, effect, or tax treatment of any such assignment. No assignment will bind the Company until the Company has received it and recorded it at its Home Office. Once recorded, such assignment

shall be effective on the date signed by the Owner. The Owner's rights under this Contract may be affected by an assignment.

Adverse federal income tax consequences may result from an assignment of the Contract. The Owner should consult with a professional tax advisor concerning the tax implications of assigning this Contract.

IRA Contracts and Qualified Contracts: The Owner may not sell, assign, or pledge as security for a loan, or transfer his or her interest in this Contract except as otherwise provided in the Code and other applicable law. Any attempt to do so will be void. The offsetting of any fees, administrative, or other expenses owed to the Company against any payments under this Contract will not be considered a transfer or assignment.

Notwithstanding any other provision of this Section 6.07, all or a portion of this Contract may be transferred to the Owner's Spouse or former Spouse (or other qualifying alternate payee) under a qualifying divorce or separation instrument pursuant to applicable provisions of the Code or ERISA.

6.08 RELIANCE ON INFORMATION BY THE COMPANY

The Owner agrees to provide information to the Company at such time, in such manner, and containing such data as may be necessary for the Company to prepare any reports required of the Company, as insurer, or by the Code. The Company may rely on information furnished to it by the Owner to fulfill its obligations under this Contract and shall incur no liability for acting in reliance on such information.

6.09 PROTECTION OF PROCEEDS

To the extent permitted by applicable law, the benefits, values and rights under this Contract are not subject to the claims of creditors or to legal process.

6.10 NOTIFICATION

Any notification required by this Contract will be sent to the Owner by regular mail to the address that the Owner has provided the Company, and this will constitute effective notification. The Owner agrees to immediately notify the Company In Writing of any change in his or her name or address.

6.11 DISCLAIMER

The Company will be under no obligation for any of the following:

1. For any tax or tax penalties incurred under the Code or under any other applicable federal or state law, rule or regulation.
2. To determine whether any contribution or distribution under the Contract complies with the provisions, terms, and conditions of any Plan or with applicable law.
3. To administer any Plan, including, without limitation, any provisions required by ERISA.
4. To provide any notifications or reports required to be made by an employer or any other entity.

6.12 INDEMNIFICATION OF THE COMPANY

The Company and its representatives will be indemnified and held harmless for any liabilities or costs (including any legal fees incurred by them) which may arise in the performance of the Company's duties under this Contract except for liabilities arising from the Company's or its representatives' negligence or willful misconduct.

6.13 REPORTS

IRA Contracts: The Company will submit annual calendar year reports concerning the status of this Contract, if applicable. All reports will be sent to the Owner's last known address.

6.14 RIGHTS RESERVED BY THE COMPANY

The Company reserves the right to make any changes as required by the Code or by any other applicable law, regulation or interpretation in order to continue treatment of this Contract as an annuity.

American General Life Insurance Company
[2727-A Allen Parkway]
A capital stock company

AMERICAN GENERAL LIFE INSURANCE COMPANY (the “Company”), a stock company, issues this Annuity Contract to the Owner(s) (You, Your) based on the completed Application and the payment of the Single Premium. The Company agrees to make Income Payments to the Payee designated by the Owner(s) beginning on the Income Start Date and continuing thereafter, subject to the terms and conditions of this Contract.

READ YOUR CONTRACT CAREFULLY

RIGHT TO CANCEL. If after reading this Contract, You are not satisfied for any reason, this Contract may be returned to the Company at its Home Office or to any agent authorized by the Company within [10 days] after receiving it (or a longer period if required by the laws of the Issue State). If mailed in the United States in a properly addressed envelope with sufficient first class postage during the Right to Cancel period, it will be deemed to be received by the Company on the date of its postmark, registration or certification. We will promptly refund any Premium which has been received in consideration for said Contract and this Contract will be void.

[] []
Julie Cotton Hearne Jay Wintrob
Secretary CEO & President

FIXED SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
NO CASH SURRENDER BENEFITS
[NO DEATH BENEFIT PAID PRIOR TO INCOME START DATE]
[DEATH BENEFIT PAID PRIOR TO INCOME START DATE]

NON-PARTICIPATING

CONTRACT SCHEDULE PAGE

CONTRACT NUMBER: [1001]
 CONTRACT DATE: [November 1, 2008]
 INCOME START DATE: [December 1, 2023]
 SINGLE PREMIUM: [\$15,000]
 MODAL PERIOD: [Monthly]

OWNER [John Doe]

[JOINT OWNER: [Jane Doe]]

ANNUITANT: [John Doe]
 GENDER: [Male]
 DATE OF BIRTH: [September 1, 1943]
 AGE AT ISSUE: [35]
 [RATED AGE: [40]]

[JOINT ANNUITANT: [Jane Doe]]
 [GENDER: [Female]]
 [DATE OF BIRTH: [September 1, 1943]]
 [AGE AT ISSUE: [35]]
 [RATED AGE: [40]]

[SURVIVOR BENEFIT: Payments will be [100.00]% at the death of [either/the] Annuitant].

PAYEE: [John Doe]

DEATH BENEFIT PRIOR TO INCOME START DATE: [If the Owner dies prior to the Income Start Date, a refund will be payable to any surviving Beneficiary. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.]

Payout Option On Income Start Date: [Lifetime Income Payout Option provides periodic payments to the Payee during the life of the Annuitant. At the Annuitant's death after the income start date, no further payments are made.]

Guaranteed Payments: [Payments are guaranteed for the life of the Annuitant.]

Income Payment Detail:

Income Payment Amount	Income Start Date	Income End Date	Rate of Increase
\$670.00	05.01.2012	[Payments end at the death of the Annuitant.]	[0%]

[Consumer Price Index Description: This contract contains a non-seasonally adjusted Consumer Price Index-U ("CPI") feature. Each year on January 1st the Income Payment will be adjusted for changes in the CPI as published by the Bureau of Labor Statistics. The adjustment can raise or lower the Income Payment for the next year, depending upon changes in CPI. A CPI decrease will never reduce the payment below the Income Payment shown in the Income Payment Detail section on page 3 of this Contract Data Page. By guaranteeing a minimum Income Payment, any negative movements in CPI which are not applied to the Income Payment will be used to offset future CPI increases by not changing the Income Payment until the year in which the cumulative annual increases exceed any negative adjustment. In the year the cumulative increases in CPI exceed any negative adjustment the Income Payments will be increased only to the extent the CPI exceeds the cumulative negative adjustment.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. Interest will compound annually.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. This increase is based on simple interest.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by \$[XX.XX].]

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SECTION 1: DEFINITIONS

Definitions used within this Contract are generally shown in this section; however, certain terms may be defined in other portions of this Contract. Caption and section headings appearing in this Contract are included solely for convenience of reference and are not intended to affect the interpretation of any provision of this Contract.

Age: An Annuitant's age at Annuity Contract Date as set forth on the Contract Schedule Page. This age is used in the calculation of Income Payments for any Payout Option containing a life contingency.

Annuitant: Any natural person shown on the Contract Schedule Page whose life is used to determine the amount and duration of any Income Payments under the Contract involving life contingencies. Unless the text clearly indicates otherwise, the term Annuitant also includes both the primary Annuitant and/or any Joint Annuitant. If the Owner is a natural person, then the primary Annuitant and Joint Annuitant shall be the Owner and (where applicable) Joint Owner, respectively. If the Contract is a Qualified Contract or IRA, the primary Annuitant must be the individual for whom the Plan account or IRA is maintained.

Annuity Contract Date: The date the Contract is issued by the Company and becomes effective after receiving: 1) the Premium Payment; 2) the Application; and 3) all necessary paperwork required by the Company.

Application: The form required by the Company to be completed by the Owner or the purchaser that, along with the Single Premium, provides the consideration for this Contract.

Beneficiary: The natural or Non-Natural Person named by the Owner. The Beneficiary may receive certain benefits when there is no longer a living Annuitant or Joint Annuitant. The

Beneficiary may succeed to ownership of the Contract in certain circumstances.

Code: The Internal Revenue Code of 1986, as amended. References to specific sections of the Code include any applicable regulations issued according to such sections.

Company: American General Life Insurance Company, the issuer of this Contract.

Contract: This written irrevocable agreement between the Owner and the Company.

Contract Schedule Page: Page 3 of this Contract which details information about the following: 1) the Payout Option selected; 2) the frequency of Income Payments; 3) the Period Certain Income Payments, if applicable; 4) the parties to this Contract; 5) the Income Payment dates; 6) the Annuity Contract Date.

ERISA: Employee Retirement Income Security Act of 1974, as amended. References to specific section of ERISA include any applicable regulations issued according to such sections.

Income Payment(s): The series of periodic annuity payments (or cash refund, if applicable) that are paid to the Payee as selected by the Owner, the amount of which is set forth on the Contract Schedule Page.

Income Payment Date: The day of the month or date that Income Payments will be made as set forth on the Contract Schedule Page.

Income End Date: The date guaranteed Income Payments end as set forth on the Contract Schedule Page.

Income Start Date: The date Income Payments begin. The Income Start Date selected must be more than 12 months from the Annuity Contract Date. If this Contract is issued as an IRA Contract or Qualified Contract, the Income Start Date may not be later than the Annuitant's

attainment of age 70½ except as otherwise permitted under applicable Required Minimum Distribution rules and conforming Company procedures.

IRA Contract: A Contract issued as an Individual Retirement Annuity (IRA) as defined under section 408(b) of the Code or as a Roth IRA as defined under section 408A(b) of the Code. The term also includes a Contract issued to a Non-natural Person that is a custodian or trustee of an Individual Retirement Account or a Roth Individual Retirement Account maintained for the benefit of the Annuitant.

Joint Annuitant: A natural person other than the Annuitant upon whose continuation of life is used to determine any Income Payments involving life contingencies. A Joint Annuitant can be selected only if one of the joint life Payout Options is selected and the Joint Annuitant is the spouse of the primary Annuitant.

Joint Owner: A co-owner who possesses an undivided interest in the entire Contract with the Owner. Joint Ownership is not permitted for Non-Qualified Contracts where the Owner is a Non-Natural Person, or for Qualified Contracts or IRA Contracts. If a Joint Annuitant has been named on a Non-Qualified Contract, and if the Owner is a natural person, the Joint Owner (if any) shall be the Joint Annuitant.

Modal Period: The period during which an Income Payment is made. Such period is set forth on the Contract Schedule Page.

Non-Natural Person: A corporation, trust or other non-living entity.

Non-Qualified Contract: A Contract purchased with funds not associated with a Qualified Contract or an IRA Contract.

Owner: The natural or Non-Natural Person named on the Contract Schedule Page to hold this Contract and to exercise all rights and

privileges under it. Unless otherwise designated, the Owner is the Annuitant. *Qualified Contracts:* The Owner may be the Annuitant's employer, Trustee of the Plan or the Participant. *IRA Contracts:* The owner must be the Annuitant or a trustee or custodian of an IRA maintained for the benefit of the Annuitant. *Qualified Contracts and IRA Contracts:* The Owner cannot name a different Owner except as permitted under the Code for transfers between or among employer-sponsored Plans and individual retirement plans. *Non-Qualified Contracts:* For purposes of Internal Revenue Code Section 72(s), the Company will consider an Owner who is a natural person or a qualifying agent thereof to be the "holder" of this Contract; otherwise the Annuitant will be considered to be the holder.

Payee(s): The individual, trust, corporation or any other entity named in the Application, or as subsequently changed by the Owner, to receive the Income Payments under a Payout Option. Unless otherwise designated, or in the case of an IRA Contract or a Qualified Contract, the primary Annuitant is the Payee during his/her lifetime.

Payout Option: The Income Payment option selected by the Owner and set forth on the Contract Schedule Page.

Plan: An employer-sponsored retirement or annuity purchase arrangement for which this Contract is issued.

Qualified Contract: A Contract purchased with funds from a retirement Plan that meets the requirements of Code Section 401(a), 403(a), 403(b), or certain deferred compensation plans under Code Section 457. If the Contract is issued as a Qualified Contract, the Contract is subject to the provisions of the Plan as further explained in Section 2.02.

Required Minimum Distribution: If a Contract is purchased as an IRA Contract or Qualified Contract, the Owner's benefits under

the Contract pursuant to the selections on the Application, must satisfy the Required Minimum Distribution rules as imposed by applicable provisions of the Code and Treasury regulations.

Single Premium: The amount shown on the Contract Schedule Page paid to the Company for the purchase of this Contract. This amount may be cumulative and come from one or more sources.

We, Our, Us, Company: The American General Life Insurance Company.

Written, In Writing: A written request or notice, signed, dated and received at an address designated by the Company in a form the Company accepts. The Owner may ask the Company for the forms. For certain type of written requests, the Company reserves the right to require that the signature be notarized. Alternatively, it can be guaranteed by a member firm of a major stock exchange or other institution qualified to give such a guaranty.

SECTION 2: PARTIES INVOLVED IN THIS CONTRACT

2.01 GENERAL

Several persons may play a role in this Contract. These include 1) the Owner; 2) the Annuitant; and 3) the Beneficiary and 4) the Payee. Once elected on the Application, the Annuitant, the Joint Annuitant and the Payout Option cannot be changed. Unless otherwise provided, all references in the Contract in the singular form will include the plural form and all references in the plural form will include the singular form.

2.02 THE OWNER AND JOINT OWNER

Unless otherwise provided, the Owner has all the rights and duties set forth in this Contract. For Qualified Contracts and IRA Contracts, the Owner must be the Annuitant, the Plan, the Plan

Sponsor, or a qualifying trustee or custodian, as applicable.

Upon application, the Owner may designate or elect:

1. An Annuitant and Joint Annuitant, if applicable.
2. A Beneficiary and a contingent Beneficiary.
3. A Payee.
4. The income payment features to include: Modal Period; Payout Option; Income Payment Date and Income Start Date.

Between the Contract Date and the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Name a different Non-Natural Owner for an IRA Contract or Qualified Contract in a qualifying transfer or rollover of the Contract.
3. Name or change the Beneficiary and/or the Contingent Beneficiary.
4. Name or change the Payee for Non-Qualified Contracts.

On and after the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Change the Beneficiary and/or the Contingent Beneficiary.
3. Change the Payee for Non-Qualified Contracts.
4. Elect, discontinue or change the Electronic Funds Transfer (EFT) of Income Payments.
5. Modify income tax withholding from Income Payments.

Tax Note: Any changes in the Owner, Joint Owner or Payee could have tax consequences. The Owner should consult a tax advisor before any changes are requested. The Company is not

responsible for the tax consequences of any ownership or payee changes.

Most changes the Owner makes will, to the extent consistent with the provisions of this Contract, be legally binding on the Company and take effect after we receive and acknowledge the Owner's Written request. If the Owner makes an ownership, Beneficiary or Payee change, the change will take effect as of the date the Owner signs the change document. The Company is not liable, however, for any payment we make or other action we take before receiving and acknowledging the Owner's Written request or change document.

Nonqualified Contracts: If a Joint Owner is named, the Joint Owner will have an undivided interest in the Contract. Unless otherwise permitted by the Company, the exercise of any ownership right shall require a Written request by both Owners.

Qualified Contracts: Certain Plan provisions required by the Code, ERISA or other applicable laws may limit the Owner's rights under this Contract. The provisions may include:

1. Requiring consent of the Annuitant's Spouse before the Annuitant may elect to receive Income Payments.
2. Requiring that the Annuitant's Spouse be designated as Beneficiary.
3. Requiring that Income Payments be made in the form of a Joint and Survivor Annuity for the Annuitant and the Annuitant's spouse unless both consent to a different form of Payout Option.
4. Restricting the availability of in-service distributions regardless of the Annuitant's age.

The Owner remains liable for any and all federal tax consequences under this Contract. This includes, but is not limited to, income and gift tax consequences for Income Payments made to Payees other than themselves. Unless otherwise

directed, the Company will mail all tax forms to the Owner of this Contract. Except as otherwise required under the Code, the Company reserves the right to refuse to send tax forms to someone other than the Owner, such as the Annuitant.

2.03 THE ANNUITANT AND JOINT ANNUITANT

The Annuitant's (and any Joint Annuitant's, if applicable) life expectancy is used to determine the amount and duration of any Income Payments made under Payout Options involving life contingencies. Once designated, the Annuitant (and any Joint Annuitant, if applicable) cannot be changed. A Joint Annuitant is permitted only if one of the joint life Payout Options is selected.

IRA Contracts: The Owner must be the Annuitant or a trustee or custodian holding the contract under an Individual Retirement Plan for the benefit of the Annuitant, and the entire interest in the Contract is non-forfeitable.

Qualified Contracts: If one of the Joint Life Payout Options is elected, the Joint Annuitant must be the Spouse of the Annuitant.

2.04 THE BENEFICIARY

The Beneficiary may succeed to ownership in accordance with the *Rights of Succession* section of this Contract. The Owner may name one or more Beneficiaries to receive separate percentage interests payable under this Contract. Each such Beneficiary may separately exercise the rights that a Beneficiary has under this Contract.

2.05 THE PAYEE

The Owner of a Non-Qualified Contract may name one or more Payees, which may, but are not required to, include the Owner. Multiple Payees will share equally, unless otherwise designated. If a Payee dies while receiving Income Payments, the Company will make any

required Income Payments to the Owner or the successor Owner as set forth in the *Rights of Succession* section, pending instructions to make payments to a new Payee. In no event will any Payee who is not also an Owner have any ownership rights under this Contract.

2.06 RIGHTS OF SUCCESSION

Upon the death of any Owner or dissolution of non-natural owner, ownership rights, if any, under this Contract will succeed to the following persons in the following order unless otherwise indicated on the Application and approved by the Company:

- the surviving Owner or Joint Owner, if any.
- the Annuitant(s), if any survive the Owner
- the Beneficiary(ies).
- the estate or successors of the last Owner or Joint Owner to die.

If a Common Disaster occurs, the Company will assume that the successor Owner (as determined by the Rights of Succession section) died first. Ownership succession will be subject to the Payout Option elected. Proceeds will be paid on this basis unless an endorsement to this Contract provides otherwise.

SECTION 3: INCOME PAYMENTS

3.01 GENERAL

The Contract Schedule Page identifies the following selections made by the Owner: 1) Income Payments; 2) Payout Option; 3) Income Payment Date; 4) Income Start Date; and 5) Modal Period. Payments must be at least equal to [one hundred (\$100.00) dollars] per Modal Period. The Company reserves the right to use a less frequent Modal Period, but not less frequently than annually, to make Income Payments at least equal to [one hundred (\$100.00) dollars]. All Income Payments will be made in U.S. dollars. The Company reserves the right to refuse to send Income Payments to an address other than a U.S. address.

The Owner is responsible for informing the Company of the Payee's current address of record. The Company will not pay interest on amounts represented by un-cashed Income Payment checks if the postal service or delivery service is unable to deliver checks to the Payee's address of record.

3.02 LIABILITY FOR INCOME PAYMENTS

The Owner and any successor Owner assume all responsibility for claims against the Company arising out of an Income Payment made as directed by the Owner. The Owner agrees to indemnify, defend and hold the Company harmless for such claims.

Anyone who receives Income Payments that should not have been made will be liable to the Company for those payments.

3.03 NOTIFICATION OF DEATH

The death of any Owner, Annuitant or Payee must be reported to the Company immediately. The Company will require certified proof of death in the following form:

1. a certified copy of the death certificate; and/or
2. A certified copy of a decree from a court of competent jurisdiction as to the findings of death.
3. Other documentation acceptable to the Company.

The Company is entitled to recover any overpayments made because of failure to notify the Company of death. The Owner or any successor Owner is liable to the Company for any overpayments, including any overpayments made to a Payee other than the Owner. The Company is not responsible for any mispayments that result from failure to notify the Company immediately of such death.

3.04 EVIDENCE OF SURVIVAL

Where any payments under this Contract depend on a person being alive on a given date, the Company may require proof that such person is living. Such proof may be required before making the payments.

3.05 MISSTATEMENT OF AGE OR SEX

If the Annuitant's or Joint Annuitant's (1) Age or sex (if this Contract was issued on a sex distinct basis); or (2) Age (if this Contract was issued on a unisex basis) has been misstated, Income Payments will be adjusted to the correct amount for the true Age or sex. If a misstatement caused the Company to make an overpayment, the Company will deduct the amount of the overpayment from succeeding Income Payments. The Owner will be liable to the Company for the difference between the amount of any overpayments made and the amount of any remaining Income Payments. If the misstatement caused the Company to make an underpayment, the Company will make up the difference immediately. Overpayments and underpayments will not be made up with interest.

3.06 VALIDITY OF A TRUST

The Company is not required to verify the validity or effect of a trust, the scope of the trustee's authority, or a trust's use of payments according to the terms of the trust agreement. Payment made to a trust will release the Company of all contractual obligations to the extent of the payment.

3.07 SURRENDER OF THE CONTRACT

This Contract has no cash value or surrender value. Income Payments may not be advanced, accelerated, or commuted except as specifically stated in this Contract.

3.08 TERMINATION OF THE CONTRACT

This Contract terminates:

- 1) For Contracts with a Payout Option that is Period Certain with no life contingencies, on the date indicated as the final Income Payment due date on the Contract Schedule Page.
- 2) For all other Contracts, on the date that all guaranteed Income Payments have been made and no Annuitant is living.

3.09 INCOME PAYMENTS TO GUARDIAN

Income Payments may be made at the Company's discretion to the Owner's or Payee's duly authorized or qualified representative. This includes without limitation, custodian, guardian, committee or attorney-in-fact, during any period that the Owner or Payee is incapable of executing a valid receipt for such payments. Any payments made according to this paragraph shall completely discharge the Company from any liability for the responsibility of making payments under this Contract.

SECTION 4: DISTRIBUTION UPON DEATH

4.01 DEATH OF OWNER OR JOINT OWNER PRIOR TO THE INCOME START DATE

Upon the death of the Owner or Joint Owner (or in the event the Owner is not a natural person, the death of the primary Annuitant) before the Income Start Date, a death benefit, if any, will be payable in accordance with the Death Benefit listed on the Contract Schedule Page of this Contract. Any death benefit will be paid as directed by the Owner or the next succeeding Owner, as set forth in the Rights of Succession Section of this Contract.

However, if a surviving spouse is both a Joint Annuitant and sole primary Beneficiary, this

Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant.

4.02 DEATH OF ANNUITANT(S) AFTER THE INCOME START DATE

If the death of the Annuitant or Joint Annuitant occurs after the Income Start Date, any remaining Period Certain Income Payments or Payments for a Certain Amount, if applicable, will be paid. Under a Joint Annuity Payout Option, upon the death of one Annuitant, Income Payments will be paid according to the Payout Option set forth on the Contract Schedule Page. Upon the death of all Annuitants, any remaining Period Certain Income Payments, if applicable, will be paid. If no Annuitant survives and there are no Period Certain Income Payments remaining, then Income Payments will cease and this Contract will terminate.

4.03 LIFETIME INCOME PAYOUT OPTION

Notwithstanding anything in this Contract to the contrary, if the Payout Option set forth on the Contract Schedule Page is guaranteed for one or more lives with no death benefit nor guaranteed payments, then this Contract will terminate after the death of the Annuitant(s), whether the death occurs before or after the Income Start Date. Neither the Single Premium nor any other interest nor benefit in the Contract will be owed or payable to any person by the Company.

4.04 STATUS OF INCOME PAYMENTS UPON NOTIFICATION OF ANY DEATH

Upon learning of the death of an Annuitant, Owner, or Beneficiary, the Company may suspend future Income Payments until proof of death and any forms as may be required by the Company are received in the Home Office.

4.05 LIABILITY OF THE COMPANY

Action or inaction by the Company based on a reasonable interpretation of the law as to whether the Annuitant has met the Minimum Distribution Requirements or other distribution requirements referred to above shall create no liability on the Company if it is subsequently determined that such interpretation is incorrect.

SECTION 5: TAXATION

5.01 GENERAL

The tax information contained in this Contract is intended to be general and such information is not intended to offer legal or tax advice. The Owner should consult with his or her professional tax advisor concerning matters relating to:

1. Minimum Distribution Requirements.
2. Taxation of Income Payments.
3. Income tax penalties applied to premature distributions.
4. Federal estate laws.
5. Gift tax laws.
6. State inheritance tax laws.

The Company will be under no obligation for any tax or tax penalties imposed by the Code or by any other applicable federal or state law, rule or regulation.

5.02 STATUS AS AN ANNUITY CONTRACT

On the Contract Date, this Contract is intended to qualify as an "annuity contract" for federal income tax purposes. Accordingly, all provisions of this Contract shall be interpreted and administered in accordance with the requirements of Code section 72(s), 403(a) or 401(f), as applicable, and other relevant Code sections. In no event shall any payment be deferred beyond the time limits permitted by Code section 72(s) or 401(a)(9) as applicable. The Company reserves the right to amend this

Contract to comply with requirements set out in the Code and regulations and rulings thereunder, as may exist from time to time.

5.03 TAXATION ON PREMIUM PAYMENT

Some states and other government entities impose a premium tax on annuities. The Company reserves the right to deduct charges for any state premium or other tax that the Company determines may be applicable to this Contract.

SECTION 6: GENERAL PROVISIONS

6.01 ENTIRE CONTRACT

The entire Contract is made up of this Contract, Contract Schedule Page, the Application, and any approved endorsements added to this Contract. The Company relies on all statements made in the Application. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect.

6.02 CONFORMITY WITH LAWS

To the extent the Contract conflicts with any applicable federal or state law, regulation or ruling, the Contract shall be deemed to conform with the minimum requirements of such law, regulation or ruling, and the Contract shall be administered accordingly.

6.03 MODIFICATIONS TO THE CONTRACT

Only an Officer of the Company can change or waive any provisions of this Contract. Any such change or waiver must be in writing. No other person can change or waive any Contract provision. The Company may modify the Contract if required to by state, federal or other relevant law. No change will be made that

adversely affects the Owner's rights unless the change is required by law.

The Company may also find it necessary to modify this Contract in order to maintain its status as an annuity, an IRA Contract or Qualified Contract under the provisions of the Code, or ERISA, or to comply with state law. Such changes will be made by endorsement that will be filed with the applicable state insurance department(s) before its use. The Owner will be provided with a copy of any such endorsement affecting this Contract.

6.04 ANNUITY IS NOT A "PLAN"

This Contract is not a "plan" as defined in ERISA Section 3(3). The Company is not a "fiduciary" under ERISA Section 3(21). If any part of this Contract is found to be invalid, the other parts will remain in effect.

6.05 INCONTESTABILITY

The Company relies on all statements made in the Application and the amendment to Application, if applicable. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect. The Company will not contest this Contract after the Contract Date.

6.06 NON-PARTICIPATING

This Contract is non-participating. It will not share in the distribution of any divisible surplus of the Company. No dividends are payable.

6.07 ASSIGNMENT

Non-Qualified Contracts: The Owner may assign the Contract, the Income Payments or an interest in the Contract. The Company is not responsible for the validity, effect, or tax treatment of any such assignment. No assignment will bind the Company until the Company has received it and recorded it at its Home Office. Once recorded, such assignment

shall be effective on the date signed by the Owner. The Owner's rights under this Contract may be affected by an assignment.

Adverse federal income tax consequences may result from an assignment of the Contract. The Owner should consult with a professional tax advisor concerning the tax implications of assigning this Contract.

IRA Contracts and Qualified Contracts: The Owner may not sell, assign, or pledge as security for a loan, or transfer his or her interest in this Contract except as otherwise provided in the Code and other applicable law. Any attempt to do so will be void. The offsetting of any fees, administrative, or other expenses owed to the Company against any payments under this Contract will not be considered a transfer or assignment.

Notwithstanding any other provision of this Section 6.07, all or a portion of this Contract may be transferred to the Owner's Spouse or former Spouse (or other qualifying alternate payee) under a qualifying divorce or separation instrument pursuant to applicable provisions of the Code or ERISA.

6.08 RELIANCE ON INFORMATION BY THE COMPANY

The Owner agrees to provide information to the Company at such time, in such manner, and containing such data as may be necessary for the Company to prepare any reports required of the Company, as insurer, or by the Code. The Company may rely on information furnished to it by the Owner to fulfill its obligations under this Contract and shall incur no liability for acting in reliance on such information.

6.09 PROTECTION OF PROCEEDS

To the extent permitted by applicable law, the benefits, values and rights under this Contract are not subject to the claims of creditors or to legal process.

6.10 NOTIFICATION

Any notification required by this Contract will be sent to the Owner by regular mail to the address that the Owner has provided the Company, and this will constitute effective notification. The Owner agrees to immediately notify the Company In Writing of any change in his or her name or address.

6.11 DISCLAIMER

The Company will be under no obligation for any of the following:

1. For any tax or tax penalties incurred under the Code or under any other applicable federal or state law, rule or regulation.
2. To determine whether any contribution or distribution under the Contract complies with the provisions, terms, and conditions of any Plan or with applicable law.
3. To administer any Plan, including, without limitation, any provisions required by ERISA.
4. To provide any notifications or reports required to be made by an employer or any other entity.

6.12 INDEMNIFICATION OF THE COMPANY

The Company and its representatives will be indemnified and held harmless for any liabilities or costs (including any legal fees incurred by them) which may arise in the performance of the Company's duties under this Contract except for liabilities arising from the Company's or its representatives' negligence or willful misconduct.

6.13 REPORTS

IRA Contracts: The Company will submit annual calendar year reports concerning the status of this Contract, if applicable.

All reports will be sent to the Owner's last known address.

6.14 RIGHTS RESERVED BY THE COMPANY

The Company reserves the right to make any changes as required by the Code or by any other applicable law, regulation or interpretation in order to continue treatment of this Contract as an annuity.

American General Life Insurance Company
[2727-A Allen Parkway]
A capital stock company

AMERICAN GENERAL LIFE INSURANCE COMPANY (the “Company”), a stock company, issues this Annuity Contract to the Owner(s) (You, Your) based on the completed Application and the payment of the Single Premium. The Company agrees to make Income Payments to the Payee designated by the Owner(s) beginning on the Income Start Date and continuing thereafter, subject to the terms and conditions of this Contract.

READ YOUR CONTRACT CAREFULLY

RIGHT TO CANCEL. If after reading this Contract, You are not satisfied for any reason, this Contract may be returned to the Company at its Home Office or to any agent authorized by the Company within [10 days] after receiving it (or a longer period if required by the laws of the Issue State). If mailed in the United States in a properly addressed envelope with sufficient first class postage during the Right to Cancel period, it will be deemed to be received by the Company on the date of its postmark, registration or certification. We will promptly refund any Premium which has been received in consideration for said Contract and this Contract will be void.

[] []
Julie Cotton Hearne Jay Wintrob
Secretary CEO & President

FIXED SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
NO CASH SURRENDER BENEFITS
[NO DEATH BENEFIT PAID PRIOR TO INCOME START DATE]
[DEATH BENEFIT PAID PRIOR TO INCOME START DATE]

NON-PARTICIPATING

CONTRACT SCHEDULE PAGE

CONTRACT NUMBER: [1001]
 CONTRACT DATE: [November 1, 2008]
 INCOME START DATE: [December 1, 2023]
 SINGLE PREMIUM: [\$20,000]
 MODAL PERIOD: [Monthly]

OWNER [John Doe]

[JOINT OWNER: [Jane Doe]]

ANNUITANT: [John Doe]
 GENDER: [Male]
 DATE OF BIRTH: [September 1, 1943]
 AGE AT ISSUE: [35]
 [RATED AGE: [40]]

[JOINT ANNUITANT: [Jane Doe]]
 [GENDER: [Female]]
 [DATE OF BIRTH: [September 1, 1943]]
 [AGE AT ISSUE: [35]]
 [RATED AGE: [40]]

[SURVIVOR BENEFIT: Payments will be [100.00]% at the death of [either/the] Annuitant].

PAYEE: [John Doe]

DEATH BENEFIT PRIOR TO INCOME START DATE: [If the Owner dies prior to the Income Start Date, a refund will be payable to any surviving Beneficiary. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.]

Payout Option On Income Start Date: [Lifetime Income Payout Option provides periodic payments to the Payee during the life of the Annuitant. At the Annuitant's death after the income start date, no further payments are made.]

Guaranteed Payments: [Payments are guaranteed for the life of the Annuitant.]

Income Payment Detail:

Income Payment Amount	Income Start Date	Income End Date	Rate of Increase
\$670.00	05.01.2012	[Payments end at the death of the Annuitant.]	[0%]

[Consumer Price Index Description: This contract contains a non-seasonally adjusted Consumer Price Index-U ("CPI") feature. Each year on January 1st the Income Payment will be adjusted for changes in the CPI as published by the Bureau of Labor Statistics. The adjustment can raise or lower the Income Payment for the next year, depending upon changes in CPI. A CPI decrease will never reduce the payment below the Income Payment shown in the Income Payment Detail section on page 3 of this Contract Data Page. By guaranteeing a minimum Income Payment, any negative movements in CPI which are not applied to the Income Payment will be used to offset future CPI increases by not changing the Income Payment until the year in which the cumulative annual increases exceed any negative adjustment. In the year the cumulative increases in CPI exceed any negative adjustment the Income Payments will be increased only to the extent the CPI exceeds the cumulative negative adjustment.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. Interest will compound annually.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by [1-5]%. This increase is based on simple interest.]

Or

[This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by \$[XX.XX].]

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SECTION 1: DEFINITIONS

Definitions used within this Contract are generally shown in this section; however, certain terms may be defined in other portions of this Contract. Caption and section headings appearing in this Contract are included solely for convenience of reference and are not intended to affect the interpretation of any provision of this Contract.

Age: An Annuitant's age at Annuity Contract Date as set forth on the Contract Schedule Page. This age is used in the calculation of Income Payments for any Payout Option containing a life contingency.

Annuitant: Any natural person shown on the Contract Schedule Page whose life is used to determine the amount and duration of any Income Payments under the Contract involving life contingencies. Unless the text clearly indicates otherwise, the term Annuitant also includes both the primary Annuitant and/or any Joint Annuitant. If the Owner is a natural person, then the primary Annuitant and Joint Annuitant shall be the Owner and (where applicable) Joint Owner, respectively. If the Contract is a Qualified Contract or IRA, the primary Annuitant must be the individual for whom the Plan account or IRA is maintained.

Annuity Contract Date: The date the Contract is issued by the Company and becomes effective after receiving: 1) the Premium Payment; 2) the Application; and 3) all necessary paperwork required by the Company.

Application: The form required by the Company to be completed by the Owner or the purchaser that, along with the Single Premium, provides the consideration for this Contract.

Beneficiary: The natural or Non-Natural Person named by the Owner. The Beneficiary may receive certain benefits when there is no longer a living Annuitant or Joint Annuitant. The

Beneficiary may succeed to ownership of the Contract in certain circumstances.

Code: The Internal Revenue Code of 1986, as amended. References to specific sections of the Code include any applicable regulations issued according to such sections.

Company: American General Life Insurance Company, the issuer of this Contract.

Contract: This written irrevocable agreement between the Owner and the Company.

Contract Schedule Page: Page 3 of this Contract which details information about the following: 1) the Payout Option selected; 2) the frequency of Income Payments; 3) the Period Certain Income Payments, if applicable; 4) the parties to this Contract; 5) the Income Payment dates; 6) the Annuity Contract Date.

ERISA: Employee Retirement Income Security Act of 1974, as amended. References to specific section of ERISA include any applicable regulations issued according to such sections.

Income Payment(s): The series of periodic annuity payments (or cash refund, if applicable) that are paid to the Payee as selected by the Owner, the amount of which is set forth on the Contract Schedule Page.

Income Payment Date: The day of the month or date that Income Payments will be made as set forth on the Contract Schedule Page.

Income End Date: The date guaranteed Income Payments end as set forth on the Contract Schedule Page.

Income Start Date: The date Income Payments begin. The Income Start Date selected must be more than 12 months from the Annuity Contract Date. If this Contract is issued as an IRA Contract or Qualified Contract, the Income Start Date may not be later than the Annuitant's

attainment of age 70½ except as otherwise permitted under applicable Required Minimum Distribution rules and conforming Company procedures.

IRA Contract: A Contract issued as an Individual Retirement Annuity (IRA) as defined under section 408(b) of the Code or as a Roth IRA as defined under section 408A(b) of the Code. The term also includes a Contract issued to a Non-natural Person that is a custodian or trustee of an Individual Retirement Account or a Roth Individual Retirement Account maintained for the benefit of the Annuitant.

Joint Annuitant: A natural person other than the Annuitant upon whose continuation of life is used to determine any Income Payments involving life contingencies. A Joint Annuitant can be selected only if one of the joint life Payout Options is selected and the Joint Annuitant is the spouse of the primary Annuitant.

Joint Owner: A co-owner who possesses an undivided interest in the entire Contract with the Owner. Joint Ownership is not permitted for Non-Qualified Contracts where the Owner is a Non-Natural Person, or for Qualified Contracts or IRA Contracts. If a Joint Annuitant has been named on a Non-Qualified Contract, and if the Owner is a natural person, the Joint Owner (if any) shall be the Joint Annuitant.

Modal Period: The period during which an Income Payment is made. Such period is set forth on the Contract Schedule Page.

Non-Natural Person: A corporation, trust or other non-living entity.

Non-Qualified Contract: A Contract purchased with funds not associated with a Qualified Contract or an IRA Contract.

Owner: The natural or Non-Natural Person named on the Contract Schedule Page to hold this Contract and to exercise all rights and

privileges under it. Unless otherwise designated, the Owner is the Annuitant. *Qualified Contracts:* The Owner may be the Annuitant's employer, Trustee of the Plan or the Participant. *IRA Contracts:* The owner must be the Annuitant or a trustee or custodian of an IRA maintained for the benefit of the Annuitant. *Qualified Contracts and IRA Contracts:* The Owner cannot name a different Owner except as permitted under the Code for transfers between or among employer-sponsored Plans and individual retirement plans. *Non-Qualified Contracts:* For purposes of Internal Revenue Code Section 72(s), the Company will consider an Owner who is a natural person or a qualifying agent thereof to be the "holder" of this Contract; otherwise the Annuitant will be considered to be the holder.

Payee(s): The individual, trust, corporation or any other entity named in the Application, or as subsequently changed by the Owner, to receive the Income Payments under a Payout Option. Unless otherwise designated, or in the case of an IRA Contract or a Qualified Contract, the primary Annuitant is the Payee during his/her lifetime.

Payout Option: The Income Payment option selected by the Owner and set forth on the Contract Schedule Page.

Plan: An employer-sponsored retirement or annuity purchase arrangement for which this Contract is issued.

Qualified Contract: A Contract purchased with funds from a retirement Plan that meets the requirements of Code Section 401(a), 403(a), 403(b), or certain deferred compensation plans under Code Section 457. If the Contract is issued as a Qualified Contract, the Contract is subject to the provisions of the Plan as further explained in Section 2.02.

Required Minimum Distribution: If a Contract is purchased as an IRA Contract or Qualified Contract, the Owner's benefits under

the Contract pursuant to the selections on the Application, must satisfy the Required Minimum Distribution rules as imposed by applicable provisions of the Code and Treasury regulations.

Single Premium: The amount shown on the Contract Schedule Page paid to the Company for the purchase of this Contract. This amount may be cumulative and come from one or more sources.

We, Our, Us, Company: The American General Life Insurance Company.

Written, In Writing: A written request or notice, signed, dated and received at an address designated by the Company in a form the Company accepts. The Owner may ask the Company for the forms. For certain type of written requests, the Company reserves the right to require that the signature be notarized. Alternatively, it can be guaranteed by a member firm of a major stock exchange or other institution qualified to give such a guaranty.

SECTION 2: PARTIES INVOLVED IN THIS CONTRACT

2.01 GENERAL

Several persons may play a role in this Contract. These include 1) the Owner; 2) the Annuitant; and 3) the Beneficiary and 4) the Payee. Once elected on the Application, the Annuitant, the Joint Annuitant and the Payout Option cannot be changed. Unless otherwise provided, all references in the Contract in the singular form will include the plural form and all references in the plural form will include the singular form.

2.02 THE OWNER AND JOINT OWNER

Unless otherwise provided, the Owner has all the rights and duties set forth in this Contract. For Qualified Contracts and IRA Contracts, the Owner must be the Annuitant, the Plan, the Plan

Sponsor, or a qualifying trustee or custodian, as applicable.

Upon application, the Owner may designate or elect:

1. An Annuitant and Joint Annuitant, if applicable.
2. A Beneficiary and a contingent Beneficiary.
3. A Payee.
4. The income payment features to include: Modal Period; Payout Option; Income Payment Date and Income Start Date.

Between the Contract Date and the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Name a different Non-Natural Owner for an IRA Contract or Qualified Contract in a qualifying transfer or rollover of the Contract.
3. Name or change the Beneficiary and/or the Contingent Beneficiary.
4. Name or change the Payee for Non-Qualified Contracts.

On and after the Income Start Date, and subject to any applicable limitations in this Contract, the Owner has the right to:

1. Name a different Non-Natural Owner for Non-Qualified Contracts.
2. Change the Beneficiary and/or the Contingent Beneficiary.
3. Change the Payee for Non-Qualified Contracts.
4. Elect, discontinue or change the Electronic Funds Transfer (EFT) of Income Payments.
5. Modify income tax withholding from Income Payments.

Tax Note: Any changes in the Owner, Joint Owner or Payee could have tax consequences. The Owner should consult a tax advisor before any changes are requested. The Company is not

responsible for the tax consequences of any ownership or payee changes.

Most changes the Owner makes will, to the extent consistent with the provisions of this Contract, be legally binding on the Company and take effect after we receive and acknowledge the Owner's Written request. If the Owner makes an ownership, Beneficiary or Payee change, the change will take effect as of the date the Owner signs the change document. The Company is not liable, however, for any payment we make or other action we take before receiving and acknowledging the Owner's Written request or change document.

Nonqualified Contracts: If a Joint Owner is named, the Joint Owner will have an undivided interest in the Contract. Unless otherwise permitted by the Company, the exercise of any ownership right shall require a Written request by both Owners.

Qualified Contracts: Certain Plan provisions required by the Code, ERISA or other applicable laws may limit the Owner's rights under this Contract. The provisions may include:

1. Requiring consent of the Annuitant's Spouse before the Annuitant may elect to receive Income Payments.
2. Requiring that the Annuitant's Spouse be designated as Beneficiary.
3. Requiring that Income Payments be made in the form of a Joint and Survivor Annuity for the Annuitant and the Annuitant's spouse unless both consent to a different form of Payout Option.
4. Restricting the availability of in-service distributions regardless of the Annuitant's age.

The Owner remains liable for any and all federal tax consequences under this Contract. This includes, but is not limited to, income and gift tax consequences for Income Payments made to Payees other than themselves. Unless otherwise

directed, the Company will mail all tax forms to the Owner of this Contract. Except as otherwise required under the Code, the Company reserves the right to refuse to send tax forms to someone other than the Owner, such as the Annuitant.

2.03 THE ANNUITANT AND JOINT ANNUITANT

The Annuitant's (and any Joint Annuitant's, if applicable) life expectancy is used to determine the amount and duration of any Income Payments made under Payout Options involving life contingencies. Once designated, the Annuitant (and any Joint Annuitant, if applicable) cannot be changed. A Joint Annuitant is permitted only if one of the joint life Payout Options is selected.

IRA Contracts: The Owner must be the Annuitant or a trustee or custodian holding the contract under an Individual Retirement Plan for the benefit of the Annuitant, and the entire interest in the Contract is non-forfeitable.

Qualified Contracts: If one of the Joint Life Payout Options is elected, the Joint Annuitant must be the Spouse of the Annuitant.

2.04 THE BENEFICIARY

The Beneficiary may succeed to ownership in accordance with the *Rights of Succession* section of this Contract. The Owner may name one or more Beneficiaries to receive separate percentage interests payable under this Contract. Each such Beneficiary may separately exercise the rights that a Beneficiary has under this Contract.

2.05 THE PAYEE

The Owner of a Non-Qualified Contract may name one or more Payees, which may, but are not required to, include the Owner. Multiple Payees will share equally, unless otherwise designated. If a Payee dies while receiving Income Payments, the Company will make any

required Income Payments to the Owner or the successor Owner as set forth in the *Rights of Succession* section, pending instructions to make payments to a new Payee. In no event will any Payee who is not also an Owner have any ownership rights under this Contract.

2.06 RIGHTS OF SUCCESSION

Upon the death of any Owner or dissolution of non-natural owner, ownership rights, if any, under this Contract will succeed to the following persons in the following order unless otherwise indicated on the Application and approved by the Company:

- the surviving Owner or Joint Owner, if any.
- the Annuitant(s), if any survive the Owner
- the Beneficiary(ies).
- the estate or successors of the last Owner or Joint Owner to die.

If a Common Disaster occurs, the Company will assume that the successor Owner (as determined by the Rights of Succession section) died first. Ownership succession will be subject to the Payout Option elected. Proceeds will be paid on this basis unless an endorsement to this Contract provides otherwise.

SECTION 3: INCOME PAYMENTS

3.01 GENERAL

The Contract Schedule Page identifies the following selections made by the Owner: 1) Income Payments; 2) Payout Option; 3) Income Payment Date; 4) Income Start Date; and 5) Modal Period. Payments must be at least equal to [one hundred (\$100.00) dollars] per Modal Period. The Company reserves the right to use a less frequent Modal Period, but not less frequently than annually, to make Income Payments at least equal to [one hundred (\$100.00) dollars]. All Income Payments will be made in U.S. dollars. The Company reserves the right to refuse to send Income Payments to an address other than a U.S. address.

The Owner is responsible for informing the Company of the Payee's current address of record. The Company will not pay interest on amounts represented by un-cashed Income Payment checks if the postal service or delivery service is unable to deliver checks to the Payee's address of record.

3.02 LIABILITY FOR INCOME PAYMENTS

The Owner and any successor Owner assume all responsibility for claims against the Company arising out of an Income Payment made as directed by the Owner. The Owner agrees to indemnify, defend and hold the Company harmless for such claims.

Anyone who receives Income Payments that should not have been made will be liable to the Company for those payments.

3.03 NOTIFICATION OF DEATH

The death of any Owner, Annuitant or Payee must be reported to the Company immediately. The Company will require certified proof of death in the following form:

1. a certified copy of the death certificate; and/or
2. A certified copy of a decree from a court of competent jurisdiction as to the findings of death.
3. Other documentation acceptable to the Company.

The Company is entitled to recover any overpayments made because of failure to notify the Company of death. The Owner or any successor Owner is liable to the Company for any overpayments, including any overpayments made to a Payee other than the Owner. The Company is not responsible for any mispayments that result from failure to notify the Company immediately of such death.

3.04 EVIDENCE OF SURVIVAL

Where any payments under this Contract depend on a person being alive on a given date, the Company may require proof that such person is living. Such proof may be required before making the payments.

3.05 MISSTATEMENT OF AGE OR SEX

If the Annuitant's or Joint Annuitant's (1) Age or sex (if this Contract was issued on a sex distinct basis); or (2) Age (if this Contract was issued on a unisex basis) has been misstated, Income Payments will be adjusted to the correct amount for the true Age or sex. If a misstatement caused the Company to make an overpayment, the Company will deduct the amount of the overpayment from succeeding Income Payments. The Owner will be liable to the Company for the difference between the amount of any overpayments made and the amount of any remaining Income Payments. If the misstatement caused the Company to make an underpayment, the Company will make up the difference immediately. Overpayments and underpayments will not be made up with interest.

3.06 VALIDITY OF A TRUST

The Company is not required to verify the validity or effect of a trust, the scope of the trustee's authority, or a trust's use of payments according to the terms of the trust agreement. Payment made to a trust will release the Company of all contractual obligations to the extent of the payment.

3.07 SURRENDER OF THE CONTRACT

This Contract has no cash value or surrender value. Income Payments may not be advanced, accelerated, or commuted except as specifically stated in this Contract.

3.08 TERMINATION OF THE CONTRACT

This Contract terminates:

- 1) For Contracts with a Payout Option that is Period Certain with no life contingencies, on the date indicated as the final Income Payment due date on the Contract Schedule Page.
- 2) For all other Contracts, on the date that all guaranteed Income Payments have been made and no Annuitant is living.

3.09 INCOME PAYMENTS TO GUARDIAN

Income Payments may be made at the Company's discretion to the Owner's or Payee's duly authorized or qualified representative. This includes without limitation, custodian, guardian, committee or attorney-in-fact, during any period that the Owner or Payee is incapable of executing a valid receipt for such payments. Any payments made according to this paragraph shall completely discharge the Company from any liability for the responsibility of making payments under this Contract.

SECTION 4: DISTRIBUTION UPON DEATH

4.01 DEATH OF OWNER OR JOINT OWNER PRIOR TO THE INCOME START DATE

Upon the death of the Owner or Joint Owner (or in the event the Owner is not a natural person, the death of the primary Annuitant) before the Income Start Date, a death benefit, if any, will be payable in accordance with the Death Benefit listed on the Contract Schedule Page of this Contract. Any death benefit will be paid as directed by the Owner or the next succeeding Owner, as set forth in the Rights of Succession Section of this Contract.

However, if a surviving spouse is both a Joint Annuitant and sole primary Beneficiary, this

Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant.

4.02 DEATH OF ANNUITANT(S) AFTER THE INCOME START DATE

If the death of the Annuitant or Joint Annuitant occurs after the Income Start Date, any remaining Period Certain Income Payments or Payments for a Certain Amount, if applicable, will be paid. Under a Joint Annuity Payout Option, upon the death of one Annuitant, Income Payments will be paid according to the Payout Option set forth on the Contract Schedule Page. Upon the death of all Annuitants, any remaining Period Certain Income Payments, if applicable, will be paid. If no Annuitant survives and there are no Period Certain Income Payments remaining, then Income Payments will cease and this Contract will terminate.

4.03 LIFETIME INCOME PAYOUT OPTION

Notwithstanding anything in this Contract to the contrary, if the Payout Option set forth on the Contract Schedule Page is guaranteed for one or more lives with no death benefit nor guaranteed payments, then this Contract will terminate after the death of the Annuitant(s), whether the death occurs before or after the Income Start Date. Neither the Single Premium nor any other interest nor benefit in the Contract will be owed or payable to any person by the Company.

4.04 STATUS OF INCOME PAYMENTS UPON NOTIFICATION OF ANY DEATH

Upon learning of the death of an Annuitant, Owner, or Beneficiary, the Company may suspend future Income Payments until proof of death and any forms as may be required by the Company are received in the Home Office.

4.05 LIABILITY OF THE COMPANY

Action or inaction by the Company based on a reasonable interpretation of the law as to whether the Annuitant has met the Minimum Distribution Requirements or other distribution requirements referred to above shall create no liability on the Company if it is subsequently determined that such interpretation is incorrect.

SECTION 5: TAXATION

5.01 GENERAL

The tax information contained in this Contract is intended to be general and such information is not intended to offer legal or tax advice. The Owner should consult with his or her professional tax advisor concerning matters relating to:

1. Minimum Distribution Requirements.
2. Taxation of Income Payments.
3. Income tax penalties applied to premature distributions.
4. Federal estate laws.
5. Gift tax laws.
6. State inheritance tax laws.

The Company will be under no obligation for any tax or tax penalties imposed by the Code or by any other applicable federal or state law, rule or regulation.

5.02 STATUS AS AN ANNUITY CONTRACT

On the Contract Date, this Contract is intended to qualify as an "annuity contract" for federal income tax purposes. Accordingly, all provisions of this Contract shall be interpreted and administered in accordance with the requirements of Code section 72(s), 403(a) or 401(f), as applicable, and other relevant Code sections. In no event shall any payment be deferred beyond the time limits permitted by Code section 72(s) or 401(a)(9) as applicable. The Company reserves the right to amend this

Contract to comply with requirements set out in the Code and regulations and rulings thereunder, as may exist from time to time.

5.03 TAXATION ON PREMIUM PAYMENT

Some states and other government entities impose a premium tax on annuities. The Company reserves the right to deduct charges for any state premium or other tax that the Company determines may be applicable to this Contract.

SECTION 6: GENERAL PROVISIONS

6.01 ENTIRE CONTRACT

The entire Contract is made up of this Contract, Contract Schedule Page, the Application, and any approved endorsements added to this Contract. The Company relies on all statements made in the Application. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect.

6.02 CONFORMITY WITH LAWS

To the extent the Contract conflicts with any applicable federal or state law, regulation or ruling, the Contract shall be deemed to conform with the minimum requirements of such law, regulation or ruling, and the Contract shall be administered accordingly.

6.03 MODIFICATIONS TO THE CONTRACT

Only an Officer of the Company can change or waive any provisions of this Contract. Any such change or waiver must be in writing. No other person can change or waive any Contract provision. The Company may modify the Contract if required to by state, federal or other relevant law. No change will be made that

adversely affects the Owner's rights unless the change is required by law.

The Company may also find it necessary to modify this Contract in order to maintain its status as an annuity, an IRA Contract or Qualified Contract under the provisions of the Code, or ERISA, or to comply with state law. Such changes will be made by endorsement that will be filed with the applicable state insurance department(s) before its use. The Owner will be provided with a copy of any such endorsement affecting this Contract.

6.04 ANNUITY IS NOT A "PLAN"

This Contract is not a "plan" as defined in ERISA Section 3(3). The Company is not a "fiduciary" under ERISA Section 3(21). If any part of this Contract is found to be invalid, the other parts will remain in effect.

6.05 INCONTESTABILITY

The Company relies on all statements made in the Application and the amendment to Application, if applicable. All statements made in the Application will be deemed representations and not warranties. If any part of this Contract is found to be invalid, all other parts will remain in effect. The Company will not contest this Contract after the Contract Date.

6.06 NON-PARTICIPATING

This Contract is non-participating. It will not share in the distribution of any divisible surplus of the Company. No dividends are payable.

6.07 ASSIGNMENT

Non-Qualified Contracts: The Owner may assign the Contract, the Income Payments or an interest in the Contract. The Company is not responsible for the validity, effect, or tax treatment of any such assignment. No assignment will bind the Company until the Company has received it and recorded it at its Home Office. Once recorded, such assignment

shall be effective on the date signed by the Owner. The Owner's rights under this Contract may be affected by an assignment.

Adverse federal income tax consequences may result from an assignment of the Contract. The Owner should consult with a professional tax advisor concerning the tax implications of assigning this Contract.

IRA Contracts and Qualified Contracts: The Owner may not sell, assign, or pledge as security for a loan, or transfer his or her interest in this Contract except as otherwise provided in the Code and other applicable law. Any attempt to do so will be void. The offsetting of any fees, administrative, or other expenses owed to the Company against any payments under this Contract will not be considered a transfer or assignment.

Notwithstanding any other provision of this Section 6.07, all or a portion of this Contract may be transferred to the Owner's Spouse or former Spouse (or other qualifying alternate payee) under a qualifying divorce or separation instrument pursuant to applicable provisions of the Code or ERISA.

6.08 RELIANCE ON INFORMATION BY THE COMPANY

The Owner agrees to provide information to the Company at such time, in such manner, and containing such data as may be necessary for the Company to prepare any reports required of the Company, as insurer, or by the Code. The Company may rely on information furnished to it by the Owner to fulfill its obligations under this Contract and shall incur no liability for acting in reliance on such information.

6.09 PROTECTION OF PROCEEDS

To the extent permitted by applicable law, the benefits, values and rights under this Contract are not subject to the claims of creditors or to legal process.

6.10 NOTIFICATION

Any notification required by this Contract will be sent to the Owner by regular mail to the address that the Owner has provided the Company, and this will constitute effective notification. The Owner agrees to immediately notify the Company In Writing of any change in his or her name or address.

6.11 DISCLAIMER

The Company will be under no obligation for any of the following:

1. For any tax or tax penalties incurred under the Code or under any other applicable federal or state law, rule or regulation.
2. To determine whether any contribution or distribution under the Contract complies with the provisions, terms, and conditions of any Plan or with applicable law.
3. To administer any Plan, including, without limitation, any provisions required by ERISA.
4. To provide any notifications or reports required to be made by an employer or any other entity.

6.12 INDEMNIFICATION OF THE COMPANY

The Company and its representatives will be indemnified and held harmless for any liabilities or costs (including any legal fees incurred by them) which may arise in the performance of the Company's duties under this Contract except for liabilities arising from the Company's or its representatives' negligence or willful misconduct.

6.13 REPORTS

IRA Contracts: The Company will submit annual calendar year reports concerning the status of this Contract, if applicable. All reports will be sent to the Owner's last known address.

6.14 RIGHTS RESERVED BY THE COMPANY

The Company reserves the right to make any changes as required by the Code or by any other applicable law, regulation or interpretation in order to continue treatment of this Contract as an annuity.

American General Life Insurance Company, Houston, TX (AGL)

A subsidiary of American International Group, Inc.
 Annuity Service Center, P.O. Box 1277, Wilmington, Delaware 19899-1277

Instructions: Please type or print in black ink.

1. Owner

If Owner is a natural person, Owner must be Annuitant.

Individual Non-natural (Non-natural include appropriate documents) Trust
 Qualified Plan or Trust (unisex rates apply) Corporation Partnership Other _____

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth*(MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

2. Joint Owner

Available for Non-Qualified only. Joint Owner must be Joint Annuitant and spouse of the Owner.

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth*(MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

3. Annuitant (Complete only if Owner is Non-Natural)

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth* (MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

4. Joint Annuitant (Complete only if Joint Life Income Payment is selected)

Joint Annuitant must be spouse.

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth* (MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

5. Payee (Designated to receive Annuity Income Payments)

Qualified or IRA, Annuitant must be Payee.

Check One: Owner Joint Owner Annuitant Other, complete below

Name (FIRST, MI, LAST): _____
 Relationship to Owner _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 List additional payees on a separate sheet signed by the Owner and check this box.

*Evidence of age is required.

6. Purchaser/Premium Payor (Complete only if Purchaser is not the Owner)

Name (FIRST, MI, LAST): _____
Relationship to Owner _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____

7. Beneficiary Information (If more than one Beneficiary, proceeds will be divided equally unless otherwise indicated.)

You may designate primary and/or contingent Beneficiary(ies) below. Contingent Beneficiary(ies) will become the primary Beneficiary after all primary Beneficiaries die.

For Joint Life contracts, the "Surviving Spouse" will be the default primary Beneficiary to allow the contract to continue after the death of an Owner (or Annuitant if Owner is Non-Natural) prior to the Income Start Date.

Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____
Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____

If more than 2 Beneficiaries, list on a separate sheet signed by the Owner and check this box

8. Death Benefit (prior to income start date)

This annuity will terminate and the death benefit selected below will be paid if, for:

a) Single Life annuities:

The Owner (or Annuitant if Owner is Non-Natural) dies before the Income Start Date

b) Joint Life annuities:

The Joint Annuitant is not the Annuitant's spouse on the date of death, and the Owner or Joint Owner (if applicable) or primary Annuitant (if Owner is Non-Natural) dies before the Income Start Date

In all other situations, both Annuitants die before the Income Start Date

Choose one of the options below:

- No death benefit - (Single and Joint Lifetime Income Only Payout Options) - I understand by selecting no death benefit, that no benefit will be paid to my beneficiary(ies) when this annuity terminates. (Owner's Initials _____)
- Return of premium, less any prior payments made
- Return of premium, less any prior payments made, plus [3%] compounded interest.

9. Premium Payment

Premium Payment: \$ _____ (minimum \$10,000)

Actual, Estimated (Circle One)

Type: §1035 Exchange/Trustee Transfer (complete "Company" transfer form) Check Attached Wire transfer

Source: Nonqualified IRA Roth IRA Other _____

Employer Plans** (plan type/name) _____

** Subject to acceptance by the Company.

10. Income Payments

- SINGLE LIFE
- JOINT LIFE (Also complete Joint Annuitant Information, #4)
 - Survivor: Payments will be _____% at the death of the Annuitant
 - Contingent: Payments will be _____% at the death of either Annuitant
- PERIOD CERTAIN

PAYOUT OPTIONS:

- Lifetime Income Only (also complete #11)
- Lifetime Income Period Certain of ___ yrs and ___ mos
- Lifetime Income with Installment Refund
- Lifetime Income with Cash (lump sum) Refund
- Period Certain of _____ years and _____ mos

Payment Mode (frequency) : Monthly Quarterly Semi-Annually Annually Other _____
 Income Start Date: (MM/DD/YYYY): _____

Annual Increase: Compound Simple
 None 1% 2% 3% 4% 5% (Available for all payout options)

-OR-
 Annual Dollar Increase: \$ _____
 -OR-
 Annual CPI-U Index Adjustment: Yes No

**ONLY ONE OF THESE
 OPTIONS CAN BE
 SELECTED**

Impaired Risk Underwriting: I have not applied for Impaired Risk Underwriting
 I have applied for and received approval for Impaired Risk Underwriting – Rated Age Received: _____
A copy of the Home Office Rated Age Letter must be submitted with this application to be valid.

11. Lifetime Income Only Payout Option

After the Income Start Date, I understand that no further income payments will be made and this annuity will terminate at the death of the Annuitant (or, in case of Joint Annuitants, the death of both Annuitants).
 (Owner's Initials) _____

12. Tax Withholding

Annuity payments may be subject to Federal and State income tax withholding. If you elect not to have withholding apply to your payments, or if you do not have enough Federal and State income tax withheld, you may be responsible for payment of estimated tax. You may incur tax penalties if your withholding and estimated tax payments are not sufficient. This election can be changed at any future date.

Federal Tax Withholding:
 Do Not withhold Federal Income Tax
 Do withhold Federal Income Tax based on this information: Allowances _____ Marital Status _____ or \$ _____

State Tax Withholding (if applicable):
 Do Not withhold State Income Tax
 Do withhold State Income Tax: Amount \$ _____ or _____% or Allowances _____ Marital Status _____

13. Electronic Funds Transfer

Checking (attach voided check) Savings (attach preprinted deposit slip) Account Number: _____

Name on Account: _____ Name of Institution: _____

ABA Routing/Transit Number:

Address of Institution: _____

I authorize the Company to initiate credit entries and, if necessary, debit entries and other adjustments for any credit entries in error to the account indicated above.
 (Owner's Initials) _____

14. Replacement

This section must be completed in its entirety.

- 1. Do you have any existing or pending annuity contract or life insurance policy? Yes No
- 2. Is this annuity intended to replace or change any existing annuity contract or life insurance policy?* Yes No

If you answered "yes" to question 2, always complete any applicable replacement forms required by the state. Except, however, there are certain states requiring completion of the replacement notice form even when existing or pending life insurance or annuities are not being replaced by the annuity contract being applied for; in these states, complete the replacement notice form when you answered "yes" to question 1 regardless of how you answered question 2.

* "Replace" means that the annuity contract being applied for may replace, change or use monetary value from an existing or pending life insurance policy or annuity contract.

15. Owner(s) Signatures

THE UNDERSIGNED OWNER(S) represent that all statements set forth above are full, complete and true as written and correctly recorded to the best of the Undersigned Owner's knowledge. All statements by or on behalf of the annuitant(s) shall be deemed to be representations and not warranties.

I understand:

- 1. The Income Start Date and Income Payout Option cannot be changed after issue;
- 2. The annuity has no cash value, loan value or surrender value; and
- 3. The Income Payment is guaranteed at purchase and will neither increase nor decrease in response to interest rates or inflation; except that when an annual CPI-U index adjustment payout is selected, income will change annually up or down based on the non-seasonally adjusted CPI-U (All Urban Consumers) Index as reported by the U.S. Department of Labor. However, the income will never fall below the initial benefit amount; and
- 4. The annuity, depending on the option selected, either has no death benefit prior to the Income Start Date or has a death benefit equal to either the premium less any payments made, or the premium plus [3%] interest less any payments made plus [3%] interest.

Under penalties of perjury, I certify: (1) that the Social Security Number (SSN) or taxpayer identification number is correct as it appears on the application; and (2) that I am not subject to backup withholding under § 3406(a)(1)(C) of the Internal Revenue Code; and (3) I am a U.S. person (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. You must cross out item (2) if you are subject to backup withholding and cross out item (3) if you are not a U.S. person (including a U.S. resident alien).

X _____	_____	X _____	_____
Owner's Signature	Date	Joint Owner's Signature (if any)	Date
X _____	_____	X _____	_____
Annuitant's Signature (if different from Owner)	Date	Joint Annuitant's Signature (if any)	Date

16. Agent Signature (This section must be completed in its entirety)

FOR AGENT: Does the owner have any existing or pending annuity or life insurance contracts? Yes No

To the best of your knowledge, is this annuity being purchased to replace or change any existing insurance or annuity? Yes No

I certify that I have truthfully and accurately recorded on the application the information supplied by the Owner(s).

X _____	_____
Agent/Broker Signature	Date
X _____	_____
Agent Name (Print)	Agent Telephone Number
_____	_____
Email Address	Agent License Number

Disclosures

For Arizona Residents Only: Upon written request, we will provide you with factual information regarding the benefits and provisions of the annuity contract for which you are applying. If you are not satisfied with your annuity contract for any reason, you may return it within 20 days (30 days if you were age 65 or above on the date of enrollment) after receipt for a refund of premium.

REDEMPTIONS FROM QUALIFIED PLANS: Distributions from employer-sponsored retirement programs will be subject to any limitations imposed by the plan.

FRAUD WARNING

Alabama, District of Columbia, Louisiana, and Rhode Island Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

Colorado, Kentucky, New Mexico, Ohio, and Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland Residents Only: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly or willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Massachusetts Residents Only: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Oklahoma Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In all other states: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

USA PATRIOT ACT (This notice is printed in compliance with Section 326 of the USA Patriot Act)**IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR AN INSURANCE POLICY OR ANNUITY CONTRACT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including insurance companies, to obtain, verify, and record information that identifies each person who opens an account, including an application for an insurance policy or annuity contract.

What this means for you: When you apply for an insurance policy or annuity contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

American General Life Insurance Company, Houston, TX (AGL)

A subsidiary of American International Group, Inc.
Annuity Service Center, P.O. Box 1277, Wilmington, Delaware 19899-1277

Instructions: Please type or print in black ink.

1. Owner

If Owner is a natural person, Owner must be Annuitant.

Individual Non-natural (Non-natural include appropriate documents) Trust
 Qualified Plan or Trust (unisex rates apply) Corporation Partnership Other _____

Name (FIRST, MI, LAST): _____ Gender: M F
Date of Birth*(MM/DD/YYYY): _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____
Email Address: _____

2. Joint Owner

Available for Non-Qualified only. Joint Owner must be Joint Annuitant and spouse of the Owner.

Name (FIRST, MI, LAST): _____ Gender: M F
Date of Birth*(MM/DD/YYYY): _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____
Email Address: _____

3. Annuitant (Complete only if Owner is Non-Natural)

Name (FIRST, MI, LAST): _____ Gender: M F
Date of Birth* (MM/DD/YYYY): _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____
Email Address: _____

4. Joint Annuitant (Complete only if Joint Life Income Payment is selected)

Joint Annuitant must be spouse.

Name (FIRST, MI, LAST): _____ Gender: M F
Date of Birth* (MM/DD/YYYY): _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____
Email Address: _____

5. Payee (Designated to receive Annuity Income Payments)

Qualified or IRA, Annuitant must be Payee.

Check One: Owner Joint Owner Annuitant Other, complete below

Name (FIRST, MI, LAST): _____
Relationship to Owner _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____
List additional payees on a separate sheet signed by the Owner and check this box.

*Evidence of age is required.

6. Purchaser/Premium Payor (Complete only if Purchaser is not the Owner)

Name (FIRST, MI, LAST): _____
Relationship to Owner _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____

7. Beneficiary Information (If more than one Beneficiary, proceeds will be divided equally unless otherwise indicated.)

You may designate primary and/or contingent Beneficiary(ies) below. Contingent Beneficiary(ies) will become the primary Beneficiary after all primary Beneficiaries die.

For Joint Life contracts, the "Surviving Spouse" will be the default primary Beneficiary to allow the contract to continue after the death of an Owner (or Annuitant if Owner is Non-Natural) prior to the Income Start Date.

Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____
Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____

If more than 2 Beneficiaries, list on a separate sheet signed by the Owner and check this box

8. Death Benefit (prior to income start date)

This annuity will terminate and the death benefit selected below will be paid if, for:

a) Single Life annuities:

The Owner (or Annuitant if Owner is Non-Natural) dies before the Income Start Date

b) Joint Life annuities:

The Joint Annuitant is not the Annuitant's spouse on the date of death, and the Owner or Joint Owner (if applicable) or primary Annuitant (if Owner is Non-Natural) dies before the Income Start Date

In all other situations, both Annuitants die before the Income Start Date

Choose one of the options below:

- No death benefit - (Single and Joint Lifetime Income Only Payout Options) - I understand by selecting no death benefit, that no benefit will be paid to my beneficiary(ies) when this annuity terminates. (Owner's Initials _____)
- Return of premium, less any prior payments made
- Return of premium, less any prior payments made, plus [3%] compounded interest.

9. Premium Payment

Premium Payment: \$ _____ (minimum \$15,000)

Actual, Estimated (Circle One)

Type: §1035 Exchange/Trustee Transfer (complete "Company" transfer form) Check Attached Wire transfer

Source: Nonqualified IRA Roth IRA Other _____

Employer Plans** (plan type/name) _____

** Subject to acceptance by the Company.

10. Income Payments

- SINGLE LIFE
- JOINT LIFE (Also complete Joint Annuitant Information, #4)
 - Survivor: Payments will be _____% at the death of the Annuitant
 - Contingent: Payments will be _____% at the death of either Annuitant
- PERIOD CERTAIN

PAYOUT OPTIONS:

- Lifetime Income Only (also complete #11)
- Lifetime Income Period Certain of ___ yrs and ___ mos
- Lifetime Income with Installment Refund
- Lifetime Income with Cash (lump sum) Refund
- Period Certain of _____ years and _____ mos

Payment Mode (frequency) : Monthly Quarterly Semi-Annually Annually Other _____
 Income Start Date: (MM/DD/YYYY): _____

Annual Increase: Compound Simple
 None 1% 2% 3% 4% 5% (Available for all payout options)

-OR-
 Annual Dollar Increase: \$ _____

-OR-
 Annual CPI-U Index Adjustment: Yes No

**ONLY ONE OF THESE
 OPTIONS CAN BE
 SELECTED**

Impaired Risk Underwriting: I have not applied for Impaired Risk Underwriting
 I have applied for and received approval for Impaired Risk Underwriting – Rated Age Received: _____
A copy of the Home Office Rated Age Letter must be submitted with this application to be valid.

11. Lifetime Income Only Payout Option

After the Income Start Date, I understand that no further income payments will be made and this annuity will terminate at the death of the Annuitant (or, in case of Joint Annuitants, the death of both Annuitants).
 (Owner's Initials) _____

12. Tax Withholding

Annuity payments may be subject to Federal and State income tax withholding. If you elect not to have withholding apply to your payments, or if you do not have enough Federal and State income tax withheld, you may be responsible for payment of estimated tax. You may incur tax penalties if your withholding and estimated tax payments are not sufficient. This election can be changed at any future date.

Federal Tax Withholding:

- Do Not withhold Federal Income Tax
- Do withhold Federal Income Tax based on this information: Allowances _____ Marital Status _____ or \$ _____

State Tax Withholding (if applicable):

- Do Not withhold State Income Tax
- Do withhold State Income Tax: Amount \$ _____ or _____% or Allowances _____ Marital Status _____

13. Electronic Funds Transfer

Checking (attach voided check) Savings (attach preprinted deposit slip) Account Number: _____

Name on Account: _____ Name of Institution: _____

ABA Routing/Transit Number:

Address of Institution: _____

I authorize the Company to initiate credit entries and, if necessary, debit entries and other adjustments for any credit entries in error to the account indicated above.

(Owner's Initials) _____

14. Replacement

This section must be completed in its entirety.

- 1. Do you have any existing or pending annuity contract or life insurance policy? Yes No
- 2. Is this annuity intended to replace or change any existing annuity contract or life insurance policy?* Yes No

If you answered "yes" to question 2, always complete any applicable replacement forms required by the state. Except, however, there are certain states requiring completion of the replacement notice form even when existing or pending life insurance or annuities are not being replaced by the annuity contract being applied for; in these states, complete the replacement notice form when you answered "yes" to question 1 regardless of how you answered question 2.

* "Replace" means that the annuity contract being applied for may replace, change or use monetary value from an existing or pending life insurance policy or annuity contract.

15. Owner(s) Signatures

THE UNDERSIGNED OWNER(S) represent that all statements set forth above are full, complete and true as written and correctly recorded to the best of the Undersigned Owner's knowledge. All statements by or on behalf of the annuitant(s) shall be deemed to be representations and not warranties.

I understand:

- 1. The Income Start Date and Income Payout Option cannot be changed after issue;
- 2. The annuity has no cash value, loan value or surrender value; and
- 3. The Income Payment is guaranteed at purchase and will neither increase nor decrease in response to interest rates or inflation; except that when an annual CPI-U index adjustment payout is selected, income will change annually up or down based on the non-seasonally adjusted CPI-U (All Urban Consumers) Index as reported by the U.S. Department of Labor. However, the income will never fall below the initial benefit amount; and
- 4. The annuity, depending on the option selected, either has no death benefit prior to the Income Start Date or has a death benefit equal to either the premium less any payments made, or the premium plus [3%] interest less any payments made plus [3%] interest.

Under penalties of perjury, I certify: (1) that the Social Security Number (SSN) or taxpayer identification number is correct as it appears on the application; and (2) that I am not subject to backup withholding under § 3406(a)(1)(C) of the Internal Revenue Code; and (3) I am a U.S. person (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. You must cross out item (2) if you are subject to backup withholding and cross out item (3) if you are not a U.S. person (including a U.S. resident alien).

X _____	_____	X _____	_____
Owner's Signature	Date	Joint Owner's Signature (if any)	Date
X _____	_____	X _____	_____
Annuitant's Signature (if different from Owner)	Date	Joint Annuitant's Signature (if any)	Date

16. Agent Signature (This section must be completed in its entirety)

FOR AGENT: Does the owner have any existing or pending annuity or life insurance contracts? Yes No

To the best of your knowledge, is this annuity being purchased to replace or change any existing insurance or annuity? Yes No

I certify that I have truthfully and accurately recorded on the application the information supplied by the Owner(s).

X _____	_____
Agent/Broker Signature	Date
X _____	_____
Agent Name (Print)	Agent Telephone Number
_____	_____
Email Address	Agent License Number

Disclosures

For Arizona Residents Only: Upon written request, we will provide you with factual information regarding the benefits and provisions of the annuity contract for which you are applying. If you are not satisfied with your annuity contract for any reason, you may return it within 20 days (30 days if you were age 65 or above on the date of enrollment) after receipt for a refund of premium.

REDEMPTIONS FROM QUALIFIED PLANS: Distributions from employer-sponsored retirement programs will be subject to any limitations imposed by the plan.

FRAUD WARNING

Alabama, District of Columbia, Louisiana, and Rhode Island Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

Colorado, Kentucky, New Mexico, Ohio, and Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland Residents Only: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly or willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Massachusetts Residents Only: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Oklahoma Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In all other states: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

USA PATRIOT ACT (This notice is printed in compliance with Section 326 of the USA Patriot Act)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR AN INSURANCE POLICY OR ANNUITY CONTRACT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including insurance companies, to obtain, verify, and record information that identifies each person who opens an account, including an application for an insurance policy or annuity contract.

What this means for you: When you apply for an insurance policy or annuity contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

American General Life Insurance Company, Houston, TX (AGL)

A subsidiary of American International Group, Inc.
 Annuity Service Center, P.O. Box 1277, Wilmington, Delaware 19899-1277

Instructions: Please type or print in black ink.

1. Owner

If Owner is a natural person, Owner must be Annuitant.

Individual Non-natural (Non-natural include appropriate documents) Trust
 Qualified Plan or Trust (unisex rates apply) Corporation Partnership Other _____

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth*(MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

2. Joint Owner

Available for Non-Qualified only. Joint Owner must be Joint Annuitant and spouse of the Owner.

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth*(MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

3. Annuitant (Complete only if Owner is Non-Natural)

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth* (MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

4. Joint Annuitant (Complete only if Joint Life Income Payment is selected)

Joint Annuitant must be spouse.

Name (FIRST, MI, LAST): _____ Gender: M F
 Date of Birth* (MM/DD/YYYY): _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 Email Address: _____

5. Payee (Designated to receive Annuity Income Payments)

Qualified or IRA, Annuitant must be Payee.

Check One: Owner Joint Owner Annuitant Other, complete below

Name (FIRST, MI, LAST): _____
 Relationship to Owner _____
 Address (STREET): _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ SSN/TAX ID: _____
 List additional payees on a separate sheet signed by the Owner and check this box.

*Evidence of age is required.

6. Purchaser/Premium Payor (Complete only if Purchaser is not the Owner)

Name (FIRST, MI, LAST): _____
Relationship to Owner _____
Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ SSN/TAX ID: _____

7. Beneficiary Information (If more than one Beneficiary, proceeds will be divided equally unless otherwise indicated.)

You may designate primary and/or contingent Beneficiary(ies) below. Contingent Beneficiary(ies) will become the primary Beneficiary after all primary Beneficiaries die.

For Joint Life contracts, the "Surviving Spouse" will be the default primary Beneficiary to allow the contract to continue after the death of an Owner (or Annuitant if Owner is Non-Natural) prior to the Income Start Date.

Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____
Name: _____ Date of Birth (MM/DD/YYYY): _____
 Primary Contingent _____% Address (STREET): _____
City: _____ State: _____ Zip: _____
Telephone Number: _____(____)_____ SSN/Tax ID: _____ Relationship to Owner: _____

If more than 2 Beneficiaries, list on a separate sheet signed by the Owner and check this box

8. Death Benefit (prior to income start date)

This annuity will terminate and the death benefit selected below will be paid if, for:

a) Single Life annuities:

The Owner (or Annuitant if Owner is Non-Natural) dies before the Income Start Date

b) Joint Life annuities:

The Joint Annuitant is not the Annuitant's spouse on the date of death, and the Owner or Joint Owner (if applicable) or primary Annuitant (if Owner is Non-Natural) dies before the Income Start Date

In all other situations, both Annuitants die before the Income Start Date

Choose one of the options below:

- No death benefit - (Single and Joint Lifetime Income Only Payout Options) - I understand by selecting no death benefit, that no benefit will be paid to my beneficiary(ies) when this annuity terminates. (Owner's Initials _____)
- Return of premium, less any prior payments made
- Return of premium, less any prior payments made, plus [3%] compounded interest.

9. Premium Payment

Premium Payment: \$ _____ (minimum \$20,000)

Actual, Estimated (Circle One)

Type: §1035 Exchange/Trustee Transfer (complete "Company" transfer form) Check Attached Wire transfer

Source: Nonqualified IRA Roth IRA Other _____

Employer Plans** (plan type/name) _____

** Subject to acceptance by the Company.

10. Income Payments

- SINGLE LIFE
- JOINT LIFE (Also complete Joint Annuitant Information, #4)
 - Survivor: Payments will be _____% at the death of the Annuitant
 - Contingent: Payments will be _____% at the death of either Annuitant
- PERIOD CERTAIN

PAYOUT OPTIONS:

- Lifetime Income Only (also complete #11)
- Lifetime Income Period Certain of ___ yrs and ___ mos
- Lifetime Income with Installment Refund
- Lifetime Income with Cash (lump sum) Refund
- Period Certain of _____ years and _____ mos

Payment Mode (frequency) : Monthly Quarterly Semi-Annually Annually Other _____
 Income Start Date: (MM/DD/YYYY): _____

Annual Increase: Compound Simple
 None 1% 2% 3% 4% 5% (Available for all payout options)

-OR-
 Annual Dollar Increase: \$ _____

-OR-
 Annual CPI-U Index Adjustment: Yes No

**ONLY ONE OF THESE
 OPTIONS CAN BE
 SELECTED**

Impaired Risk Underwriting: I have not applied for Impaired Risk Underwriting
 I have applied for and received approval for Impaired Risk Underwriting – Rated Age Received: _____
A copy of the Home Office Rated Age Letter must be submitted with this application to be valid.

11. Lifetime Income Only Payout Option

After the Income Start Date, I understand that no further income payments will be made and this annuity will terminate at the death of the Annuitant (or, in case of Joint Annuitants, the death of both Annuitants).
 (Owner's Initials) _____

12. Tax Withholding

Annuity payments may be subject to Federal and State income tax withholding. If you elect not to have withholding apply to your payments, or if you do not have enough Federal and State income tax withheld, you may be responsible for payment of estimated tax. You may incur tax penalties if your withholding and estimated tax payments are not sufficient. This election can be changed at any future date.

Federal Tax Withholding:

- Do Not withhold Federal Income Tax
- Do withhold Federal Income Tax based on this information: Allowances _____ Marital Status _____ or \$ _____

State Tax Withholding (if applicable):

- Do Not withhold State Income Tax
- Do withhold State Income Tax: Amount \$ _____ or _____% or Allowances _____ Marital Status _____

13. Electronic Funds Transfer

Checking (attach voided check) Savings (attach preprinted deposit slip) Account Number: _____

Name on Account: _____ Name of Institution: _____

ABA Routing/Transit Number:

Address of Institution: _____

I authorize the Company to initiate credit entries and, if necessary, debit entries and other adjustments for any credit entries in error to the account indicated above.

(Owner's Initials) _____

14. Replacement

This section must be completed in its entirety.

- 1. Do you have any existing or pending annuity contract or life insurance policy? Yes No
- 2. Is this annuity intended to replace or change any existing annuity contract or life insurance policy?* Yes No

If you answered "yes" to question 2, always complete any applicable replacement forms required by the state. Except, however, there are certain states requiring completion of the replacement notice form even when existing or pending life insurance or annuities are not being replaced by the annuity contract being applied for; in these states, complete the replacement notice form when you answered "yes" to question 1 regardless of how you answered question 2.

* "Replace" means that the annuity contract being applied for may replace, change or use monetary value from an existing or pending life insurance policy or annuity contract.

15. Owner(s) Signatures

THE UNDERSIGNED OWNER(S) represent that all statements set forth above are full, complete and true as written and correctly recorded to the best of the Undersigned Owner's knowledge. All statements by or on behalf of the annuitant(s) shall be deemed to be representations and not warranties.

I understand:

- 1. The Income Start Date and Income Payout Option cannot be changed after issue;
- 2. The annuity has no cash value, loan value or surrender value; and
- 3. The Income Payment is guaranteed at purchase and will neither increase nor decrease in response to interest rates or inflation; except that when an annual CPI-U index adjustment payout is selected, income will change annually up or down based on the non-seasonally adjusted CPI-U (All Urban Consumers) Index as reported by the U.S. Department of Labor. However, the income will never fall below the initial benefit amount; and
- 4. The annuity, depending on the option selected, either has no death benefit prior to the Income Start Date or has a death benefit equal to either the premium less any payments made, or the premium plus [3%] interest less any payments made plus [3%] interest.

Under penalties of perjury, I certify: (1) that the Social Security Number (SSN) or taxpayer identification number is correct as it appears on the application; and (2) that I am not subject to backup withholding under § 3406(a)(1)(C) of the Internal Revenue Code; and (3) I am a U.S. person (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. You must cross out item (2) if you are subject to backup withholding and cross out item (3) if you are not a U.S. person (including a U.S. resident alien).

X _____	_____	X _____	_____
Owner's Signature	Date	Joint Owner's Signature (if any)	Date
X _____	_____	X _____	_____
Annuitant's Signature (if different from Owner)	Date	Joint Annuitant's Signature (if any)	Date

16. Agent Signature (This section must be completed in its entirety)

FOR AGENT: Does the owner have any existing or pending annuity or life insurance contracts? Yes No

To the best of your knowledge, is this annuity being purchased to replace or change any existing insurance or annuity? Yes No

I certify that I have truthfully and accurately recorded on the application the information supplied by the Owner(s).

X _____	_____
Agent/Broker Signature	Date
X _____	_____
Agent Name (Print)	Agent Telephone Number
_____	_____
Email Address	Agent License Number

Disclosures

For Arizona Residents Only: Upon written request, we will provide you with factual information regarding the benefits and provisions of the annuity contract for which you are applying. If you are not satisfied with your annuity contract for any reason, you may return it within 20 days (30 days if you were age 65 or above on the date of enrollment) after receipt for a refund of premium.

REDEMPTIONS FROM QUALIFIED PLANS: Distributions from employer-sponsored retirement programs will be subject to any limitations imposed by the plan.

FRAUD WARNING

Alabama, District of Columbia, Louisiana, and Rhode Island Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

Colorado, Kentucky, New Mexico, Ohio, and Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland Residents Only: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly or willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Massachusetts Residents Only: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Oklahoma Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In all other states: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

USA PATRIOT ACT (This notice is printed in compliance with Section 326 of the USA Patriot Act)**IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR AN INSURANCE POLICY OR ANNUITY CONTRACT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including insurance companies, to obtain, verify, and record information that identifies each person who opens an account, including an application for an insurance policy or annuity contract.

What this means for you: When you apply for an insurance policy or annuity contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AMERICAN GENERAL LIFE INSURANCE COMPANY
(the “Company”)

QUALIFIED ACCOUNT CONTRACT ENDORSEMENT

This Endorsement is made part of the individual annuity contract to which it is attached (the “Contract”). The Contract is issued in connection with employer-sponsored retirement plans described under Internal Revenue Code Sections 401, 403, and 457. The specific type of plan is identified on the annuity application. In the case of any conflict between the terms of the Contract and the terms of this Endorsement, the terms of this Endorsement will control.

Section references are to the Code, which means The Internal Revenue Code of 1986 as now or hereafter amended. The term “Applicable Law” means laws that may either limit or compel the exercise of rights under the Contract, including, but not limited to, the Code, the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the laws of the state in which the Contract was issued.

1. **Owner and Annuitant.** The Owner may be the Participant or the employer (“Employer”) sponsoring the plan described in Section 401, 403 or 457 of the Code (“Plan”) or, subject to approval by the Company, such other person as the Employer may designate, provided that the Employer’s designation must be consistent with the requirements of the Code. The Annuitant shall be the Participant for whom a Participant account under the Contract is established.
2. **Effect of Plan.** Rights under the Contract shall be exercised by the Participant or a Beneficiary (upon the death of the Participant), except to the extent that the Plan otherwise provides, and the exercise of rights under the Contract by the Owner, the Participant, or a Beneficiary, shall be subject to any limitations set forth in the Plan and the Code. However, neither the Plan nor the Code may enlarge the rights otherwise applicable under the Contract. The Owner shall be responsible for determining that any directions given to the Company with respect to transactions under the Contract are consistent with the Plan and the Code. The Company will rely on the Owner’s instructions as being consistent with the Plan unless the Company has actual notice to the contrary. In the case of a group Contract, if the Contract offers more than one investment alternative, the Employer may direct the Company to accept investment allocation and reallocation instructions from the Participant, and if applicable, from a Beneficiary.

The Plan, including certain Plan provisions required by ERISA or other Applicable Law, may limit the Participant’s rights under this Contract. The Plan provisions may:

- a. Limit the Participant’s right to make Purchase Payments;
- b. Restrict the time when the Participant may elect to receive payments under this Contract;
- c. Require the consent of the Participant’s spouse before the Participant may elect to receive payments under this Contract;
- d. Require that all distributions be made in the form of a joint and survivor annuity for the Participant and the Participant’s spouse, unless both consent to a different form of distribution;
- e. Require that the Participant’s spouse be designated as Beneficiary;

- f. Require that the Participant remain employed with the Contract Owner for a specified period of time before the Participant's rights under the Contract become fully vested;
- g. Otherwise restrict the Participant's exercise of rights under the Contract or give the Contract Owner (or a Plan representative) the right to exercise certain rights on the Participant's behalf.

No such plan provision shall limit a Participant's rights under this Contract, unless the Contract Owner has provided Company with written notification of such provision. In no event shall any such Plan provision enlarge Company's obligations under this Contract.

3. **Nontransferability and Nonforfeitability**

A Participant's beneficial interest in the Contract may not be transferred, sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation. The benefits, values, and rights of Participants under this Contract are not subject to any creditor claims to the fullest extent permitted by law. A Participant's beneficial interest in the Contract shall be non-forfeitable except to the extent of any vesting schedule which is provided in the Plan and which is consistent with Applicable Law. The limitations of this paragraph will not prohibit a loan to the Participant that would be permitted under applicable provisions of the Code and ERISA.

4. **Salary Reduction Purchase Payments**

If the Participant's Purchase Payments are made under a voluntary salary reduction agreement as part of a Tax-Deferred Annuity arrangement under Section 403(b) of the Code, (i) there may not be a separate Plan document, in which case the Contract along with related endorsements is the Plan, and (ii) in either case the following restrictions apply:

- a. Limit on Purchase Payments. Contributions (not including transfers and rollovers) may be made to the Participant Account or Contract up to the applicable limits set forth in the Code and the Plan. Except as otherwise provided herein, elective deferrals by the Participant to the Participant Account or Contract may not exceed the limits set forth in Section 402(g).

Contributions properly made pursuant to Code Section 414(v) by Participants who otherwise qualify to make such contributions shall be disregarded in determining whether contributions to the Participant Account or Contract have exceeded the limits imposed under the Contract.

- b. Withdrawal Restrictions. In addition to any other surrender, benefit, withdrawal or transfer restrictions in the Contract, distributions to Participants will be subject to the limitations applicable under Code Section 403(b). To the extent required under Code Section 403(b)(11), distributions to a Participant of elective deferrals and earnings thereon may be made only upon or after the Participant's attainment of age 59 1/2, severance of employment, death, or disability. Distributions of such elective deferrals, and any earnings on such deferrals in an annuity contract as of December 31, 1988, may also be made in the event of financial hardship. The same or similar restrictions shall apply to all amounts transferred from a Code Section 403(b)(7) custodial account, including contributions other than elective deferrals and earnings on such contributions. Except as otherwise required under the Contract or the sponsoring employer's Plan (if

any), the foregoing restrictions on distributions shall not prevent a transfer to another investment option within the Plan or another contract or account described in Code Section 403(b). Notwithstanding the foregoing, no distribution or transfer from the Participant account or Contract will be permitted if it would have the effect, directly or indirectly, of avoiding or circumventing a transfer or similar restriction applicable under the Contract.

5. Direct Rollover

- a. Subject to the limitations in Section 8 of this Endorsement, a distribution to a Plan Participant, or to a former spouse or surviving spouse of the participant, which is an “Eligible Rollover Distribution”, may be transferred in a qualifying rollover directly to any “Eligible Retirement Plan” within the meaning of Section 402 of the Code. Except as Applicable Law may otherwise provide, any Eligible Rollover Distribution from the Contract shall be subject to mandatory tax withholding if paid to the Participant, or where applicable, to the Participant’s former spouse or spousal Beneficiary. Before any Eligible Rollover Distribution is made to the Participant, Company will provide the Participant with a written explanation of the Participant’s right to make a direct rollover. No surrender, withdrawal, or other benefit distribution that constitutes an Eligible Rollover Distribution will be made to the Participant under the Contract, unless the Code’s requirements applicable to Eligible Rollover Distributions have been satisfied. Except for Eligible Rollover Distributions, Company reserves the right to make payments only to the Participant or the Participant’s Beneficiary.
- b. An employer may not request a distribution of a Participant’s account to the Participant unless the employer is authorized to do so under the Plan and permitted to do so under Applicable Law.
- c. This Contract will accept Eligible Rollover Distributions from other plans, provided however, that rollovers of after-tax amounts will be permitted only with the advance written consent of the Company. The Company may establish separate accounts for such rollover distributions, where administratively practicable, in order to maintain such separate records as may be necessary or appropriate.

6. Required Distributions.

Unless an exception otherwise applies under Applicable Law, distributions to the Participant must commence by April 1 of the year following the year in which the Participant attains age 70 ½ or, if later, retires from service with the Plan sponsor. Distributions to Participants and Beneficiaries shall be made in accordance with the requirements of Code Section 401(a)(9) and regulations thereunder. Where permitted by Applicable Law, a Participant or a Beneficiary may aggregate this Contract with other contracts issued under the plan, or in the case of 403(b) contracts, with other 403(b) contracts or accounts, in determining the distribution that must be taken from this Contract. Any Beneficiary of a Participant who is entitled to an amount under the Contract upon the death of the Participant will be permitted to elect any distribution option that is permitted under the Code and that is otherwise available under the Contract and the Plan, with respect to such amount.

7. Nonqualified Deferred Compensation Plan.

- a. If this Contract is issued for or held under an eligible deferred compensation plan of a governmental employer, which meets or is required to meet the requirements of Code section 457(g)(1) by placing the assets of the plan in a qualified trust, custodial account, or annuity contract, this Contract shall be held for the exclusive benefit of Participants and their Beneficiaries. The provisions and limitations in this endorsement shall apply to the Contract and the interests of any Participant or Beneficiary therein, to the fullest extent necessary to comply with the requirements of the Code and the Plan. Such plan shall not be treated as an “unfunded deferred compensation plan.”

8. Roth Accounts

- a. Purchase Payments. Purchase payments made under a voluntary salary deduction agreement designating the purchase payments as Roth 403(b) or 401(k) contributions under Section 402(A) of the Code shall be treated as elective deferrals made under a salary reduction agreement for purposes of the Contract and any endorsements thereunder.
- b. Rollovers. If this Contract is issued for or held as a Roth Account meeting the requirements of Code Section 403(A), it may be transferred in a direct rollover only to another designated Roth account that accepts such rollovers or to a Roth Individual Retirement Account or Annuity, subject to any limitations imposed by the Code or Regulations on such rollovers.

9. Vesting

The Participant’s rights under this Contract are fully vested and nonforfeitable.

Except as Applicable Laws otherwise require, the provisions of this Endorsement shall be effective as of the Contract Date of Issue.

AMERICAN GENERAL LIFE INSURANCE COMPANY

[]
Julie Cotton Hearne
Secretary

SERFF Tracking #:

AMGN-128737595

State Tracking #:**Company Tracking #:**

AGLC106230_377_378

State:

Arkansas

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI:

A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name:

AGLC106230-377-378

Project Name/Number:

AGL DIA CONTRACTS/AGLC106230-377-378

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
FLSHCERT.pdf			

		Item Status:	Status Date:
Satisfied - Item:	SOV		
Comments:			
Attachment(s):			
Memo of Variability.pdf			
Memo of Variability application.pdf			
Memo of Variability_QAC.pdf			

CERTIFICATION

AMERICAN GENERAL LIFE INSURANCE COMPANY, NAIC # 60488, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of your State and the forms achieved the following score:

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
AGLC106230	SPDA	44
AGLC106377	SPDA	44
AGLC106378	SPDA	44
AGLC106229	Annuity Application	44
AGLC106375	Annuity Application	44
AGLC106376	Annuity Application	44



Tracey Harris
Vice President

Oct 16, 2012
Date

American General Life Insurance Company
Statement of Variability for Forms:
AGLC 106230, AGLC 106377 and AGLC 106378
Variability denoted by the use of brackets
October 12, 2012

The actual Contract Schedule Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
Company Home Office	Cover Page	This information is bracketed to allow for flexibility in changing this information should AGL's Home Office location change in the future.
Free Look Provision	Cover Page	The free look period is bracketed to allow for changes in the free look period should this become necessary. The Company will never offer a free look of less than 10 days or greater than 30 days.
Officer Title and Signature	Cover page	This information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.
Death Benefit Prior to Start Date or NO Death Benefit Prior to Start Date	Cover Page	The policy owner has the choice to select an annuity with a death benefit (either return of premium or return of premium plus 3% or an annuity without a death benefit. If the owner selects the death benefit, then the following statement will appear on the cover page: Death Benefit Paid Prior to Income Start Date. If the owner selects an annuity with NO death benefit, then the following statement will appear on the cover page: NO death benefit paid prior to the Income Start Date.
Contract Number, Contract Date, Income Start Date, Single Premium, Modal Period, Owner, Annuitant, Gender, DOB, Age at Issue and Payee	Contract Schedule Page	This is John Doe information based on a male age 35.
Joint Owner	Contract Schedule Page	If the Owner elects to name a Joint Owner, then this field will be included on the Schedule Page. If no Joint Owner is named, then this field will NOT appear on the Contract Schedule Page. Joint Ownership is available for Non-qualified annuities only, in which case the Joint Owner must also be the Joint Annuitant and the spouse of the Annuitant.
Rated Age	Contract Schedule Page	This policy allows medical underwriting for individuals with medical conditions that may reduce their life expectancy. A policy owner may be assessed based on their medical condition and ages are "rated-up" to produce a larger income or lower premium. If this option applies, then the Rated Age field will appear on the Schedule Page.
Joint Annuitant, Gender, DOB, Age at Issue	Contract Schedule Page	This policy allows a Joint Annuitant Option. If a Joint Annuitant is applicable, this field will be completed on the Contract Schedule Page.

American General Life Insurance Company
Statement of Variability for Forms:
AGLC 106230, AGLC 106377 and AGLC 106378
Variability denoted by the use of brackets
October 12, 2012

The actual Contract Schedule Page a policy owner receives will reflect only the information based on that policy owner's elections at the time of purchase of the policy. Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Survivor Benefit	Contract Schedule Page	If the owner selects a joint life option, they have the option to reduce the continuing payments at the death of either the Annuitant or both Annuitants. Depending upon the option selected, the appropriate information will appear on the Contract Schedule Page. If the policy is single life or a period certain option, this language will not appear.
Death Benefit Prior to Income Start Date	Contract Schedule Page	This policy allows a choice between three death benefit options. At the point of application, the owner may select an annuity with: (i) a death benefit returning premium; (ii) a death benefit returning premium with 3% compound interest; or (iii) an annuity without a death benefit. The second option allowing for return of premium with compound interest includes a bracketed interest rate. This rate may vary from 0% to 10%. Depending upon the death benefit chosen, the correct text corresponding to the Owner's election will appear on the Contract Schedule Page. The text will also vary based on whether the policy includes Joint Owners and Non-Natural Owners. For a complete list of possible variable text, please refer to the attached Rider "A" to this Statement of Variability.
Payout Option On Income Start Date	Contract Schedule Page	This policy offers a choice of 13 different payout options varying from Period Certain, Life Only, Life with Period Certain, Life with Installment Refund, Life with Cash Refund, Joint & Contingent Life Only, Joint & Contingent with Period Certain, Joint & Contingent with Installment Refund, Joint & Contingent with Cash Refund, Joint & Survivor Life Only, Joint & Survivor with Period Certain, Joint & Survivor with Installment Refund and Joint & Survivor with Cash Refund. In addition, each of these options may be chosen with or without the increasing payment option, making for a combination of 26 different payout options. Depending upon the payout option selected by the client, the correct language will appear in this field on the Contract Schedule Page. For a complete list of possible variable text, including a description of each option, please refer to Rider "B" to this Statement of Variability.
Guaranteed Payments	Contract Schedule Page	Depending upon the payout option selected by the client, the applicable text will appear in this field. If the client selects a Single Life Only, the text will refer to payments being guaranteed for the life of the Annuitant. If the choice is Joint Life, then the text will refer to payments being guaranteed for as long as either of the Annuitants is alive.
Income Payment Detail – Income End Date	Contract Schedule Page	Depending upon the payout option chosen, the correct description will be included in this field.
Income Payment Detail – Rate of Increase	Contract Schedule Page	If the client elects an increasing payment option, the correct rate of increase will be included in this field. There are 4 different payment increase options. For a complete list of the variable text associated with each option, please refer to Rider "C" to this Statement of Variability.

RIDER “A” TO STATEMENT OF VARIABILITY

Variable Text – Schedule Page

DEATH BENEFIT PRIOR TO ANNUITY DATE

Joint Owners & Annuitants	Return of Premium	If the Owner or Joint Owner dies prior to the Income Start Date, a refund will be payable to You or, if You are not living, to the Joint Owner. If no Owner survives, the refund will be paid to any surviving Beneficiary. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	Return of Premium + 3%	If the Owner or Joint Owner dies prior to the Income Start Date, a refund will be payable to You or, if You are not living, to the Joint Owner. If no Owner survives, the refund will be paid to any surviving Beneficiary. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant. The refund will be equal to the Premium + 3% compounded interest less any prior payments made + 3% compounded interest and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	No Death Benefit	If the Owner or Joint Owner dies prior to the Income Start Date, this contract will terminate and no benefit will be paid. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue until the death of the surviving annuitant.
Single Owner & Annuitant	Return of Premium	If the Owner dies prior to the Income Start Date, a refund will be payable to any surviving Beneficiary. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	Return of Premium + 3%	If the Owner dies prior to the Income Start Date, a refund will be payable to any surviving Beneficiary. The refund will be equal to the Premium + 3% compounded interest less any prior payments made + 3% compounded interest and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	No Death Benefit	If the Owner dies prior to the Income Start Date, this contract will terminate and no benefit will be paid.
Non-Natural Owner & Single	Return of Premium	If the Annuitant dies prior to the Income Start Date, a refund will be payable to You. If no Owner exists,

RIDER “A” TO STATEMENT OF VARIABILITY
Variable Text – Schedule Page
DEATH BENEFIT PRIOR TO ANNUITY DATE

Annuitant		the refund will be paid to any surviving Beneficiary. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	Return of Premium + 3%	If the Annuitant dies prior to the Income Start Date, a refund will be payable to You. If no Owner exists, the refund will be paid to any surviving Beneficiary. The refund will be equal to the Premium + 3% compounded interest less any prior payments made + 3% compounded interest and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	No Death Benefit	If the Annuitant dies prior to the Income Start Date, this contract will terminate and no benefit will be paid.
Non-Natural Owner & Joint Annuitants	Return of Premium	If the Annuitant dies prior to the Income Start Date, a refund will be payable to You. If no Owner exists, the refund will be paid to any surviving Beneficiary. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant. The refund will be equal to the Premium paid in consideration for this Contract less any payments which have been made, and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	Return of Premium + 3%	If the Annuitant dies prior to the Income Start Date, a refund will be payable to You. If no Owner exists, the refund will be paid to any surviving Beneficiary. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue and any applicable death benefit will be paid upon the death of the surviving Annuitant. The refund will be equal to the Premium + 3% compounded interest less any prior payments made + 3% compounded interest and shall be payable once We receive a notification of death acceptable to Us. Such requirements will be reasonable.
	No Death Benefit	If the Annuitant dies prior to the Income Start Date, this contract will terminate and no benefit will be paid. However, if a surviving spouse is both Joint Annuitant and sole primary Beneficiary, this Contract will continue until the death of the surviving annuitant.

RIDER “B” To STATEMENT OF VARIABILITY

Variable Text – Schedule Page Payout Option on Income Start Date

Period Certain - no increase

Income Payment Description: Period Certain Payout Option provides Income Payments to the Payee for the period certain. If the death of the Annuitant occurs after the Income Start Date and prior to the end of the period certain, payments will continue until the Income End Date as noted below in the Income Payment Detail section of this page.

Period Certain- increase

Income Payment Description: Period Certain Payout Option provides Income Payments to the Payee for the period certain. If the death of the Annuitant occurs after the Income Start Date and prior to the end of the period certain, payments will continue until the Income End Date as noted below in the Income Payment Detail section of this page.

Life Only - no increase

Income Payment Description: Single Life Income Payout Option provides Income Payments to the Payee for the life of the Annuitant. Payments will be made as described in the Income Payment Detail section of this page. At the Annuitant’s death, after the Income Start Date, all payments will stop and the contract ends.

Life Only – increase

Income Payment Description: Single Life Income Payout Option provides Income Payments to the Payee for the life of the Annuitant. Payments will be made as described in the Income Payment Detail section of this page. At the Annuitant’s death, after the Income Start Date, all payments will stop and the contract ends.

Life with Period Certain - no increase

Income Payment Description: Single Life Income with Period Certain Payout Option provides Income Payments to the Payee for the longer of the life of the Annuitant or the period certain as described in the Income Payment Detail section of this page. At the Annuitant’s death, after the Income Start Date, payments will continue to the Payee until the Income End Date as noted below in the Income Payment Detail section of this page.

Life with Period Certain – increase

Income Payment Description: Single Life Income with Period Certain Payout Option provides Income Payments to the Payee for the longer of the life of the Annuitant or the period certain as described in the Income Payment Detail section of this page. At the Annuitant’s death, after the Income Start Date, payments will continue to the Payee until the Income End Date as noted below in the Income Payment Detail section of this page.

RIDER “B” To STATEMENT OF VARIABILITY
Variable Text – Schedule Page
Payout Option on Income Start Date

Life with Installment Refund - no increase

Income Payment Description: Single Life with Installment Refund Payout Option provides Income Payments to the Payee for the life of the Annuitant. If the death of the Annuitant occurs after the Income Start Date and prior to the total amount of Income Payments received equals (or exceeds) the Single Premium, the Income Payments will continue to the Payee, in a like manner as when the Annuitant was living, until the total amount of payments equal the Single Premium amount.

Life with Installment Refund – increase

Income Payment Description: Single Life with Installment Refund Payout Option provides Income Payments to the Payee for the life of the Annuitant. If the death of the Annuitant occurs after the Income Start Date and prior to the total amount of Income Payments received equals (or exceeds) the Single Premium, the Income Payments will continue to the Payee, in a like manner as when the Annuitant was living, until the total amount of payments equal the Single Premium amount.

Life with Cash Refund - no increase

Income Payment Description: Single Life with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for the life of the Annuitant. If the death of the Annuitant occurs after the Income Start Date and prior to the total amount of Income Payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

Life with Cash Lump Sum Refund – increase

Income Payment Description: Single Life with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for the life of the Annuitant. If the death of the Annuitant occurs after the Income Start Date and prior to the total amount of Income Payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

Joint & Contingent Life Only - no increase

Income Payment Description: Joint and Contingent Lifetime Income Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Upon the death of either Annuitant, after the Income Start Date, payments will continue to the Payee during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page. In the event both Annuitants die, all payments stop and the Contract ends.

RIDER "B" To STATEMENT OF VARIABILITY

Variable Text – Schedule Page Payout Option on Income Start Date

Joint &Contingent Life Only - increase

Income Payment Description: Joint and Contingent Lifetime Income Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Upon the death of either Annuitant, after the Income Start Date, payments will continue to the Payee during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page. In the event both Annuitants die, all payments stop and the Contract ends.

Joint & Contingent with Period Certain - no increase

Income Payment Description: Joint and Contingent Lifetime Income with Period Certain Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Payments will remain level during the period certain regardless of whether the named Annuitants remain living. Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid to the Payee during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the first Annuitant or the end of the period certain, whichever is longer. In the event both Annuitants die before the period certain ends, payments will continue for the remainder of the period certain.

Joint & Contingent with Period Certain - increase

Income Payment Description: Joint and Contingent Lifetime Income with Period Certain Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. If an annuitant dies during the period certain (guarantee period), payments will be equal to the annuity income that would be payable had the Annuitant not died. Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid to the Payee during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the first Annuitant to die or the end of the period certain, whichever is longer. In the event both Annuitants die before the period certain ends, payments will continue for the remainder of the period certain.

Joint & Contingent with Installment Refund - no increase

Income Payment Description: Joint and Contingent Lifetime Income with Installment Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Income Payments will remain unchanged until the total sum of the payments equals (or exceeds) the initial premium regardless of the lives of the Annuitants (the installment refund period). Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the first Annuitant or the end of the installment refund period, whichever is longer. In the event both Annuitants die before the installment refund period ends, payments will continue until the total sum of the payments equals the Single Premium.

RIDER “B” To STATEMENT OF VARIABILITY

Variable Text – Schedule Page Payout Option on Income Start Date

Joint & Contingent with Installment Refund - increase

Income Payment Description: Joint and Contingent Lifetime Income with Installment Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. If an annuitant dies during the installment refund period (guarantee period), payments will be equal to the annuity income that would be payable had the Annuitant not died. Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid to the Payee during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the first Annuitant to die or the end of the installment refund period, whichever is longer. In the event both Annuitants die before the installment refund period ends, payments will continue until the total sum of the payments equals the Single Premium.

Joint & Contingent with Cash Refund - no increase

Income Payment Description: Joint and Contingent Lifetime Income with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page. If all Annuitants die before the total amount of annuity payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

Joint & Contingent with Cash Refund – increase

Income Payment Description: Joint and Contingent Lifetime Income with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Upon the death of either Annuitant, after the Income Start Date, payments will continue to be paid during the lifetime of the remaining Annuitant at the percentage designated in the Survivor Benefit section of this page. If all Annuitants die before the total amount of annuity payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

Joint & Survivor Life Only - no increase

Income Payment Description: Joint and Survivor Lifetime Income Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue at the percentage designated in the Survivor Benefit section of this page. Upon the death of both Annuitants, all payments stop and the Contract ends.

RIDER "B" To STATEMENT OF VARIABILITY

Variable Text – Schedule Page Payout Option on Income Start Date

Joint & Survivor Life Only – increase

Income Payment Description: Joint and Survivor Lifetime Income Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue at the percentage designated in the Survivor Benefit section of this page. Upon the death of both Annuitants, all payments stop and the Contract ends.

Joint & Survivor with Period Certain - no increase

Income Payment Description: Joint and Survivor Lifetime Income with Period Certain Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Payments will remain level for the period certain regardless of whether the named Annuitants remain living. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue at the percentage designated in the Survivor Benefit section of this page, beginning at the death of Annuitant or the end of the period certain, whichever is longer. If both Annuitants die prior to the end of the period certain, payments will continue for the remainder of the period certain.

Joint & Survivor with Period Certain – increase

Income Payment Description: Joint and Survivor Lifetime Income with Period Certain Payout Option provides Income Payments to the Payee for as long as either of the named Annuitants is alive. Payments during the period certain regardless of whether the named Annuitants remain living will be equal to the annuity income that would be payable had the Annuitant not died. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living payments will continue at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the Annuitant or the end of the period certain, whichever is longer. If both Annuitants die prior to the end of the period certain, payments will continue for the remainder of the period certain.

Joint & Survivor with Installment Refund - no increase

Income Payment Description: Joint and Survivor Lifetime Income with Installment Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Income Payments will remain unchanged until the total sum of the payments equals (or exceeds) the Single Premium (the installment refund period). Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue to be paid during the lifetime of the Joint Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the Annuitant or the end of the installment refund period, whichever is longer. If both Annuitants die before the installment refund period ends, payments will continue until the total amount of payments paid equals the Single Premium of the Contract.

RIDER “B” To STATEMENT OF VARIABILITY

Variable Text – Schedule Page Payout Option on Income Start Date

Joint & Survivor with Installment Refund – increase

Income Payment Description: Joint and Survivor Lifetime Income with Installment Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Income Payments will remain unchanged until the total sum of the payments equals (or exceeds) the Single Premium (the installment refund period). Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue to be paid during the lifetime of the Joint Annuitant at the percentage designated in the Survivor Benefit section of this page, beginning at the death of the Annuitant or the end of the installment refund period, whichever is longer. If both Annuitants die before the installment refund period ends, payments will continue until the total amount of payments paid equals the Single Premium of the Contract.

Joint & Survivor with Cash Refund - no increase

Income Payment Description: Joint and Survivor Lifetime Income with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue to be paid during the lifetime of the Joint Annuitant at the percentage designated in the Survivor Benefit section of this page. If all Annuitants die before the total amount of annuity payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

Joint & Survivor with Cash Refund – increase

Income Payment Description: Joint and Survivor Lifetime Income with Cash (lump sum) Refund Payout Option provides Income Payments to the Payee for as long as either of the Annuitants is alive. Upon the death of the Annuitant, after the Income Start Date, and while the Joint Annuitant is still living, payments will continue to be paid during the lifetime of the Joint Annuitant at the percentage designated in the Survivor Benefit section of this page. If all Annuitants die before the total amount of annuity payments received equals (or exceeds) the Single Premium, an amount of money (equal to the Single Premium minus the total of all payments made) is paid in a lump sum.

RIDER "C" to STATEMENT OF VARIABILITY

Variable Text – Schedule Page

Rate of Increase Descriptions

Consumer Price Index Description:	This contract contains a non-seasonally adjusted Consumer Price Index-U ("CPI") feature. Each year on January 1st the Payment Amount will be adjusted for changes in the CPI as published by the Bureau of Labor Statistics. The adjustment can raise or lower the Payment Amount for the next year, depending upon changes in CPI. A CPI decrease will never reduce the payment below the Payment Amount shown in the Income Payment Detail section on page 3 of this Contract Data Page. By guaranteeing a minimum Payment Amount, any negative movements in CPI which are not applied to the Payment Amount will be used to offset future CPI increases by not changing the payment amount until the year in which the cumulative annual increases exceed any negative adjustment. In the year the cumulative increases in CPI exceed any negative adjustment the payments will be increased only to the extent the CPI exceeds the cumulative negative adjustment.
Annual Increase – Compound	This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by 1-5%. Interest will compound annually.
Annual Increase – Simple Interest	This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by 1-5%. This increase is based on simple interest.
Annual Increase – Flat Dollar Amount	This contract contains an Annual Increase feature. Each year on the anniversary of the Income Start Date, the Income Payment Amount will increase by \$XX.XX.

American General Life Insurance Company
Statement of Variability for Application Forms:
AGLC 106229, AGLC 106375 and AGLC 106376
Variability denoted by the use of brackets
October 12, 2012

Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
Annuity Service Center	Page 1 of 5	This information is bracketed to allow for flexibility in changing this information should AGL's Annuity Service Center location change in the future.
Section 8. Death Benefit Section – Return of Premium plus 3% compound interest. Also appears on Section 15. Owner Signatures	Page 2 of 5 Page 4 of 5	This policy allows a choice between three death benefit options. At the point of application, the owner may select an annuity with: (i) a death benefit returning premium; (ii) a death benefit returning premium with 3% compound interest; or (iii) an annuity without a death benefit. The second option allowing for return of premium with compound interest includes a bracketed interest rate. This rate may vary from 0% to 10%.
Section 10. Annual Increases	Page 3 of 5	The amount of the annual increase is bracketed to allow for flexibility in offering certain percentages due to competitive or market conditions.

American General Life Insurance Company
Statement of Variability for Application Forms:
AGLC-QAC
Variability denoted by the use of brackets
October 12, 2012

Any use of variability shall be administered in accordance with the Explanation of Variability in a uniform and non-discriminatory manner and should not result in unfair discrimination.

Bracketed Information	Location	Explanation of Variability
Officer Signature and Title	Page 4 of 4	This information is bracketed to allow for flexibility in changing the officer's signature(s) and/or title(s). The signatures and titles shown are those in effect at the time of this form filing.