

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 07007-910 Rev 0108
Project Name/Number: /

Filing at a Glance

Company: American General Life Insurance Company
Product Name: 07007-910 Rev 0108
State: Arkansas
TOI: L04I Individual Life - Term
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type: Form
Date Submitted: 11/15/2012
SERFF Tr Num: AMGN-128771333
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: 07007-910 REV 0108

Implementation: On Approval
Date Requested:
Author(s): Luis Cardozo
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/28/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 07007-910 Rev 0108
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/28/2012
 State Status Changed: 11/28/2012
 Deemer Date: Created By: Luis Cardozo
 Submitted By: Luis Cardozo Corresponding Filing Tracking Number: 07007-910 Rev 0108
 Filing Description:
 Re: 07007-910 Rev 0108 Policy Schedule

Dear Sir or Madam:

Enclosed please find revised specification pages for the Form 07007 (approved on 3-13-07) which features 17 level death benefit term plans with fully guaranteed level premiums for the first 10, 15 through 30 years, with coverage to expire at age 95. The premium rates and the actuarial memorandum have been revised.

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

Should there be any further question or requirements please contact me at 800-247-8837 extension 2465 or by e-mail at luis_cardozo@aigag.com.

Company and Contact

Filing Contact Information

Luis Cardozo, luis.cardozo@aglife.com
 2929 Allen Parkway 713-831-2465 [Phone]
 Mail Stop A9-90 713-342-7550 [FAX]
 Houston, TX 77019

Filing Company Information

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2727-A Allen Parkway	Group Code: 12	Company Type:
Houston, TX 77019	Group Name: AIG	State ID Number:
(713) 831-3508 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 07007-910 Rev 0108
Project Name/Number: /

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
American General Life Insurance Company	\$50.00	11/15/2012	64932950

SERFF Tracking #:

AMGN-128771333

State Tracking #:

Company Tracking #:

07007-910 REV 0108

State:

Arkansas

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI:

L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name:

07007-910 Rev 0108

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/28/2012	11/28/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	policy schedule	Luis Cardozo	11/15/2012	11/15/2012

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 07007-910 Rev 0108
Project Name/Number: /

Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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

State: Arkansas

Filing Company:

American General Life Insurance Company

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

Product Name: 07007-910 Rev 0108

Project Name/Number: /

Amendment Letter

Submitted Date: 11/15/2012

Comments:

Sorry we took out the double set of pages. The correct one is attached.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	policy schedule	07007-910 Rev 0108	SCH	Initial			07007_SELECT_A_TER M_REPRICE_VIII (AR, CT).pdf	Date Submitted: 11/15/2012 By:
<i>Previous Version</i>								
1	<i>policy schedule</i>	<i>07007-910 Rev 0108</i>	<i>SCH</i>	<i>Initial</i>			<i>07007_SELECT_A_TER M_REPRICE_9 (AR, CT).pdf, 07007_SELECT_A_TER M_REPRICE_VIII (AR, CT).pdf</i>	<i>Date Submitted: 11/15/2012 By: Luis Cardozo</i>

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: Arkansas

Filing Company:

American General Life Insurance Company

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

Product Name: 07007-910 Rev 0108

Project Name/Number: /

Form Schedule

Lead Form Number: 07007-910 Rev 0108

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		policy schedule	07007-910 Rev 0108	SCH	Initial			07007_SELECT_A _TERM_REPRICE _VIII (AR, CT).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
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

POLICY SPECIFICATIONS

Insured	[John Doe]	Policy Number	[123456]
Face Amount	[\$100,000]	Date of Issue	[January 14, 2013]
Sex	[Male]	Age at Issue	[35]
Underwriting Class	[Standard Non-Tobacco]		

SCHEDULE OF BENEFITS AND PREMIUMS

Benefits	Benefit Amounts	Annual Premium	Level Premium Period
Life Insurance	[\$100,000]	[\$94.00]	10 Years*
Policy Fee		[\$74.00]	
Total Initial Annual Premium		[\$168.00]	

Premiums payable other than annually are equal to a percentage of the annual premium and include additional premium charges. These percentages are shown on page 4. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$168.00.]

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

Expiry Dates. The Initial Expiry Date is [January 14, 2023.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [January 14, 2073.]

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

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

TABLE OF PREMIUMS

Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium	Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium
1-10	\$168.00	\$168.00	36	\$7,158.00	\$8,075.00
11	\$691.00	\$875.00	37	\$7,732.00	\$8,858.00
12	\$748.00	\$950.00	38	\$8,753.00	\$9,893.00
13	\$814.00	\$1,034.00	39	\$9,664.00	\$10,979.00
14	\$848.00	\$1,079.00	40	\$10,594.00	\$12,125.00
15	\$894.00	\$1,139.00	41	\$12,656.00	\$13,373.00
16	\$949.00	\$1,211.00	42	\$14,666.00	\$14,666.00
17	\$1,019.00	\$1,301.00	43	\$16,166.00	\$16,166.00
18	\$1,110.00	\$1,421.00	44	\$17,912.00	\$17,912.00
19	\$1,210.00	\$1,550.00	45	\$19,919.00	\$19,919.00
20	\$1,340.00	\$1,721.00	46	\$22,097.00	\$22,097.00
21	\$1,495.00	\$1,922.00	47	\$24,563.00	\$24,563.00
22	\$1,680.00	\$2,129.00	48	\$27,110.00	\$27,110.00
23	\$1,910.00	\$2,354.00	49	\$29,831.00	\$29,831.00
24	\$2,119.00	\$2,540.00	50	\$32,834.00	\$32,834.00
25	\$2,363.00	\$2,756.00	51	\$36,167.00	\$36,167.00
26	\$2,669.00	\$3,029.00	52	\$39,851.00	\$39,851.00
27	\$3,044.00	\$3,359.00	53	\$43,838.00	\$43,838.00
28	\$3,492.00	\$3,767.00	54	\$48,080.00	\$48,080.00
29	\$3,972.00	\$4,223.00	55	\$52,520.00	\$52,520.00
30	\$4,456.00	\$4,703.00	56	\$57,113.00	\$57,113.00
31	\$4,929.00	\$5,207.00	57	\$61,364.00	\$61,364.00
32	\$5,351.00	\$5,720.00	58	\$65,759.00	\$65,759.00
33	\$5,729.00	\$6,239.00	59	\$70,358.00	\$70,358.00
34	\$6,136.00	\$6,800.00	60	\$75,191.00	\$75,191.00
35	\$6,568.00	\$7,373.00			

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

Premium Interval	Premium Percentage
Semi-annual	[53.00%]
Quarterly	[27.00%]
Monthly (Pre-authorized checking)	[9.00%]

State: Arkansas **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 07007-910 Rev 0108
Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/14/2012		Form	policy schedule	11/15/2012	07007_SELECT_A_TERM_REPRIC E_9 (AR, CT).pdf (Superceded) 07007_SELECT_A_TERM_REPRIC E_VIII (AR, CT).pdf

POLICY SPECIFICATIONS

Insured	[John Doe]	Policy Number	[123456]
Face Amount	[\$100,000]	Date of Issue	[January 14, 2013]
Sex	[Male]	Age at Issue	[35]
Underwriting Class	[Standard Non-Tobacco]		

SCHEDULE OF BENEFITS AND PREMIUMS

Benefits	Benefit Amounts	Annual Premium	Level Premium Period
Life Insurance	[\$100,000]	[\$94.00]	10 Years*
Policy Fee		[\$74.00]	
Total Initial Annual Premium		[\$168.00]	

Premiums payable other than annually are equal to a percentage of the annual premium and include additional premium charges. These percentages are shown on page 4. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$168.00.]

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

Expiry Dates. The Initial Expiry Date is [January 14, 2023.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [January 14, 2073.]

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

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

TABLE OF PREMIUMS

Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium	Policy Year	Current Annual Life Insurance Premium	Maximum Annual Life Insurance Premium
1-10	\$168.00	\$168.00	36	\$7,158.00	\$8,075.00
11	\$691.00	\$875.00	37	\$7,732.00	\$8,858.00
12	\$748.00	\$950.00	38	\$8,753.00	\$9,893.00
13	\$814.00	\$1,034.00	39	\$9,664.00	\$10,979.00
14	\$848.00	\$1,079.00	40	\$10,594.00	\$12,125.00
15	\$894.00	\$1,139.00	41	\$12,656.00	\$13,373.00
16	\$949.00	\$1,211.00	42	\$14,666.00	\$14,666.00
17	\$1,019.00	\$1,301.00	43	\$16,166.00	\$16,166.00
18	\$1,110.00	\$1,421.00	44	\$17,912.00	\$17,912.00
19	\$1,210.00	\$1,550.00	45	\$19,919.00	\$19,919.00
20	\$1,340.00	\$1,721.00	46	\$22,097.00	\$22,097.00
21	\$1,495.00	\$1,922.00	47	\$24,563.00	\$24,563.00
22	\$1,680.00	\$2,129.00	48	\$27,110.00	\$27,110.00
23	\$1,910.00	\$2,354.00	49	\$29,831.00	\$29,831.00
24	\$2,119.00	\$2,540.00	50	\$32,834.00	\$32,834.00
25	\$2,363.00	\$2,756.00	51	\$36,167.00	\$36,167.00
26	\$2,669.00	\$3,029.00	52	\$39,851.00	\$39,851.00
27	\$3,044.00	\$3,359.00	53	\$43,838.00	\$43,838.00
28	\$3,492.00	\$3,767.00	54	\$48,080.00	\$48,080.00
29	\$3,972.00	\$4,223.00	55	\$52,520.00	\$52,520.00
30	\$4,456.00	\$4,703.00	56	\$57,113.00	\$57,113.00
31	\$4,929.00	\$5,207.00	57	\$61,364.00	\$61,364.00
32	\$5,351.00	\$5,720.00	58	\$65,759.00	\$65,759.00
33	\$5,729.00	\$6,239.00	59	\$70,358.00	\$70,358.00
34	\$6,136.00	\$6,800.00	60	\$75,191.00	\$75,191.00
35	\$6,568.00	\$7,373.00			

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

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