

**State:** Arkansas **Filing Company:** American General Life Insurance Company  
**TOI/Sub-TOI:** A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium  
**Product Name:** 12200  
**Project Name/Number:** 12200/12200

## Filing at a Glance

Company: American General Life Insurance Company  
Product Name: 12200  
State: Arkansas  
TOI: A021 Individual Annuities- Deferred Non-Variable  
Sub-TOI: A021.002 Flexible Premium  
Filing Type: Form  
Date Submitted: 09/13/2012  
SERFF Tr Num: AMGN-128685237  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 12200  
  
Implementation: On Approval  
Date Requested:  
Author(s): LaMar Taylor  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 09/25/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** American General Life Insurance Company  
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**Product Name:** 12200  
**Project Name/Number:** 12200/12200

## General Information

Project Name: 12200 Status of Filing in Domicile: Not Filed  
Project Number: 12200 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: 09/25/2012  
State Status Changed: 09/25/2012  
Deemer Date: Created By: LaMar Taylor  
Submitted By: LaMar Taylor Corresponding Filing Tracking Number:

### Filing Description:

This form is being submitted for your consideration and approval. This form is new and when approved will not replace any form previously approved by your department.

No part of this filing contains any unusual or possibly controversial item from normal company or industry standard.

Form 12200 is a Monthly Point-to-Point Additive Indexed Interest Account Rider. It is written so that it can be attached to a non-variable deferred annuity contract approved by your department. Indexed interest is calculated based on the monthly changes in the S & P 500 Index. Indexed interest is not guaranteed, will vary from year to year and will depend on the Index Cap and changes in the S & P 500 Index, and may be zero. The Index Cap is the maximum percentage of the monthly increase in the S & P Index that will be used to calculate indexed interest. The Index Cap is declared at the time of issue and guaranteed for one contract year. It may be changed on each contract anniversary thereafter. There is no premium associated with this rider.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size (but not less than 10 point) and color.

If you have any questions, or need additional information, please call me at (713)-831-2069, ext. 2069. You may also reach me via email at [LaMar.Taylor@aglife.com](mailto:LaMar.Taylor@aglife.com).

Sincerely,

LaMar Taylor, J.D., MELP, MLS, BS  
Sr. Associate Analyst-Annuity Products

## Company and Contact

### Filing Contact Information

LaMar Taylor, Senior Compliance Analyst [lamar.taylor@aglife.com](mailto:lamar.taylor@aglife.com)  
2929 Allen Parkway 713-831-2069 [Phone]  
Mail Stop A9-90 713-342-7550 [FAX]  
Houston, TX 77019

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**Product Name:** 12200  
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**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: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: Retaliatory  
 Per Company: No

Company	Amount	Date Processed	Transaction #
American General Life Insurance Company	\$100.00	09/13/2012	62670047

State: Arkansas Filing Company: American General Life Insurance Company  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/25/2012	09/25/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Life & Annuity - Actuarial Memo	LaMar Taylor	09/14/2012	09/14/2012

**SERFF Tracking #:**

AMGN-128685237

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

12200

**State:**

Arkansas

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American General Life Insurance Company

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A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

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12200

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12200/12200

## Disposition

Disposition Date: 09/25/2012

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 (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	SOV		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	RIDER		Yes

SERFF Tracking #:

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State:

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## Amendment Letter

Submitted Date: 09/14/2012

Comments:

See Enclosed ACT MEMO

Changed Items:

### Supporting Document Schedule Item Changes:

Satisfied -Name: Life & Annuity - Acturial Memo

Comment: See Enclosed ACT MEMO

12200 Act Memo.pdf

**State:** Arkansas **Filing Company:** American General Life Insurance Company  
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## Form Schedule

### Lead Form Number: 12200

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		12200	POLA	RIDER	Initial:	62.100	12200_ANNUAL_PNT_T O_PNT_ADDITIVE_INDE XED_INTEREST_ACCO UNT_RIDER.pdf

### Form Type Legend:

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

## AMERICAN GENERAL LIFE INSURANCE COMPANY

### MONTHLY POINT-TO-POINT ADDITIVE INDEXED INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the contract to which it is attached.

**Monthly Point-to-Point Additive Account (Monthly Additive Account).** The Monthly Additive Account is an Indexed Interest Account to which You may choose to allocate all or a portion of Your premium. Any transfers of value will be made after interest, if any, is added on the Contract Anniversary. Interest is calculated based on the monthly changes in the S&P 500®. Indexed interest, which is not guaranteed, will vary from year to year and will depend upon the Index Cap and changes in the S&P 500, and may be zero. Indexed interest, if any, will be credited at the end of each contract year on the Contract Anniversary. No interest will be added for any portion of a contract year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Contract Anniversaries. Interest credited on the Monthly Additive Account will be added to the Monthly Additive Account.

**S&P 500®.** References in this rider to the S&P 500 mean the S&P 500 index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 value at the end of each contract month will be shown in Your annual report. The S&P 500 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

**Changing the S&P 500.** If there is a substantial change in the S&P 500, We will adjust the new index to be consistent with the Initial S&P 500. If the S&P 500 is no longer published, or if We determine the S&P 500 cannot or should not be used, We will adopt an index that is similar.

**Index Cap.** There is a limit to the amount of interest that may be credited to the Monthly Additive Account based on S&P 500 value gains. The limit to the rate of interest that may be credited is called an "Index Cap". The Initial Index Cap is shown on the Schedule Page, and is guaranteed for one contract year. We will also declare, from time to time, Index Caps that will apply to the renewal of the Monthly Additive Account. Renewal Index Caps for such account will be guaranteed for one contract year and will not be less than [0.50%].

**Calculation of Indexed Interest.** During a contract year we will determine the 12 percentage changes in the S&P 500 value from each contract month to the next. Each percentage change will be subject to the Index Cap in effect for that contract year. The Capped Percentage Change each month will be equal to the lesser of: 1) the percentage change; or 2) the Index Cap then in effect. The sum of the 12 Capped Percentage Changes will determine the annual interest rate used to calculate indexed interest credited to the Monthly Additive Account for that contract year. Monthly changes can be positive or negative, but the annual interest rate used to determine indexed interest cannot be less than zero.

Indexed interest is not earned for any reason prior to the end of each contract year. Interest is credited only on the Contract Anniversary. The percentage change in the S&P 500 value equals:

- a. The S&P 500 value from the end of the current month; minus
- b. The S&P 500 value from the end of the previous month; divided by
- c. The S&P 500 value from the end of the previous month.

**Examples.** Assume that \$10,000 is allocated to the Monthly Additive Account, and the contract is issued on January 5. Also assume there have been no partial withdrawals or transfers of value between accounts.

In these examples, the Index Cap applied on a monthly basis is 1% and the S&P 500 value on the Date of Issue is 1,000. The Capped Percentage Change is the lesser of the percentage change or the 1% Index Cap. The S&P 500 values on the 5th of the following months are as shown below.

Example 1. This first example shows an overall growth in the S&P 500 value with no significant negative monthly change.

<b>Contract Month</b>	<b>S&amp;P 500 Value</b>	<b>Percentage Change</b>	<b>Capped Percentage Change</b>
January	1000		
February	1050	5.00%	1.00%
March	1080	2.86%	1.00%
April	1100	1.85%	1.00%
May	1115	1.36%	1.00%
June	1095	(1.79%)	(1.79%)
July	1100	.46%	.46%
August	1100	.00%	.00%
September	1067	(3.00%)	(3.00%)
October	1090	2.16%	1.00%
November	1099	.83%	.83%
December	1150	4.64%	1.00%
January	1160	.87%	.87%

Total Capped Percentage Change: 3.37%

(Annual Interest Rate equals Total Capped Percentage Change or zero, if greater)

Interest Credited to Monthly Additive Account: \$10,000 x 3.37% = \$337.00

Example 2. This second example shows the effect of an overall growth in the S&P 500 value with one significant negative monthly change.

Contract Month	S&P 500 Value	Percentage Change	Capped Percentage Change
January	1000		
February	1050	5.00%	1.00%
March	1080	2.86%	1.00%
April	1100	1.85%	1.00%
May	1115	1.36%	1.00%
June	1195	7.17%	1.00%
July	1204	.75%	.75%
August	1250	3.82%	1.00%
September	1275	2.00%	1.00%
October	1320	3.53%	1.00%
November	1320	.00%	.00%
December	1340	1.51%	1.00%
January	1200	(10.45%)	(10.45%)

Total Capped Percentage Change: (.70%)

(Annual Interest Rate equals Total Capped Percentage Change or zero, if greater)

Interest Credited to Monthly Additive Account: \$10,000 x 0.00% = \$00.00

**Special Rules for Transfers of Account Values.** There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the contract for transfer rules.

**Contract Provisions Applicable.** This rider is subject to the provisions of the contract to which it is attached except as provided in this rider.

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



President

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SERFF Tracking #:

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12200

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	See enclosed.		
Attachment(s):			
Flesch Score.pdf			

		Item Status:	Status Date:
Satisfied - Item:	SOV		
Comments:	See enclosed.		
Attachment(s):			
SOV.pdf			

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Form 12200 has been written using simplified language. The Flesch Score is as follows:

Form	Flesch Score	Words	Sentences	Syllables
12200	62.1	846	49	1272

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If you have any questions, or need additional information, please call me at (713)-831-2069, ext. 2069. You may also reach me via email at [LaMar.Taylor@aglife.com](mailto:LaMar.Taylor@aglife.com).

Sincerely,

LaMar Taylor, J.D., MELP, MLS, BS  
Sr. Associate Analyst-Annuity Products

## American General Life Insurance Company

### Form Number 12200

Bracket is used to denote the variable item.

The Company may change the variable item listed below based on future conditions, including economic conditions such as bond interest rates and administrative, underwriting and marketing considerations.

**Index Cap.** The minimum Index Cap is stated in the Rider and will never be less than [0.50%] nor more than 25%. The Company reserves the right to change the minimum Index Cap for future issues. The minimum Index Cap will be the same for contracts issued with the rider on the same day under a given contract form.