

From: Leanne.Field@aglife.com [mailto:Leanne.Field@aglife.com]

Sent: Friday, March 26, 2010 10:32 AM

Subject: American General Product Update - ROP SAT 2010

Good Morning,

This is a re-rate of the existing ROP SAT and will replace the existing ROP SAT. There are a few product differences:

- Endowment age at the end of level period
- Reduction in issue ages

Launch Date: April 24th, 2010

At this time there are 27 states that have not approved: CA, CT, DE, FL, HI, IL, IN, LA, MD, MA, MN, MS, MO, MT, NE, NV, NJ, NM, NY, ND, OH, OK, OR, PA, TN, VA, WA, WY

Transition Rules:

- Applications received in the home office **prior to April 26, 2010** that are pending will automatically receive the old product rates and features unless the new version is specifically requested.
- Applications received in the home office starting **April 26, 2010 and before June 1, 2010** will receive the new product rates and features, if approved in the state of issue, unless the old version is specifically requested. Applications where the old product is desired must clearly request ROP 2009.
- ROP applications received **June 1, 2010 or later** will automatically receive the new ROP product if approved in the state of issue.
- States that approve the new 2010 product subsequent to the launch date will receive a minimum transition period of 30 days during which either the old or new product can be issued.
- Requests to reissue or replace recently issued cases for the purpose of obtaining lower rates **will not** be honored.

The New Plan Codes are attached below:

To monitor state approvals, please visit the following link:

<http://public.aigag.com/SharedFilePile/CommonFiles/stateapprovals.pdf>

Please let me know if you have any questions

The previous email is available below in pdf form:

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