

AMERICAN GENERAL LIFE INSURANCE COMPANY

WAIVER OF PREMIUM RIDER

Capitalized terms not defined in this Rider will have the same meaning given in the Policy.

Benefit. We agree to waive Premiums for the policy when We approve Your claim after We receive proof that Total Disability of the Insured:

- (a) has existed continuously for at least six months; and
- (b) began on or after the Insured's 5th birthday; and
- (c) began while this Rider was in force.

If Total Disability begins before the Insured's Age 60, We will waive all premiums falling due while Total Disability continues.

If Total Disability begins on or after the Insured's Age 60, We will waive all premium falling due while Total Disability continues and until the later of:

- (a) the Insured's Age 65; or
- (b) one year after the Total Disability began.

However, We will not waive any premium if its due date is more than one year prior to the date We receive written notice of claim. We will waive premiums at the Premium Payment Interval in effect for the Policy when the Total Disability began.

Until We approve Your claim under this Rider, payment of any premium for the Policy when due is required to avoid a lapse of insurance before We approve the claim for the waiver benefit. If Your Total Disability begins during a Grace Period, payment of any premium for the Policy when due is required to avoid a lapse of insurance before We approve the claim for the waiver benefit. If We approve the claim for the waiver benefit after the Total disability has existed continuously for at least 6 months, We shall refund the premiums paid after the first benefit month on or following the date Your Total Disability began.

If the waiver benefit is in effect, all benefits included under the Policy, excluding optional benefits that are issued as attachments to the Policy, shall continue in force, and the premiums waived by Us shall not be deducted from the Policy Proceeds.

Total Disability. Total Disability means complete inability, because of bodily injury or disease, to engage in any gainful occupation. Occupation means the Insured's regular occupation during the first 24 months of Total Disability. After that time, occupation means any occupation for which the Insured is reasonably suited by education, training or experience. Being a homemaker or student is considered engaging in a gainful occupation

We will also consider the following losses to be Total Disability:

- (a) the complete and irrecoverable loss of the sight of both eyes; or
- (b) the complete and irrecoverable loss of use of both hands, both feet or one hand and one foot.

Exclusions. We will not waive Premiums if Total Disability results from:

- (a) attempt at suicide, or intentional self-inflicted injury, while sane or insane; or
- (b) committing or attempting to commit a felony; or
- (c) active participation in a riot, insurrection or terrorist activity.

Written Notice Of Claim. We must receive written notice of claim:

- (a) while Total Disability continues;
- (b) while the Insured is alive; and
- (c) not later than one year after the due date of any unpaid premium.

We will not reject a claim because notice was not given within these times if You show that notice was given as soon as reasonably possible.

Proof of Total Disability. Proof of Total Disability should be furnished with the written notice of claim or as soon thereafter as reasonably possible. Upon Your request, We will supply forms for furnishing proof.

We can require proof once every 30-days that Total Disability continues. After Total Disability has continued for two years, We will not require proof more often than once a year.

We can require physical examination of the Insured by Our medical representatives at Our expense as part of any proof of Total Disability. We will not waive any Premium if proof is not furnished as required.

Age. In this Rider, "Age 60" and "Age 65" mean the Policy anniversary nearest the Insured's 60th and 65th birthdays, respectively.

Premiums. The premiums and the payment period for this Rider are shown on the Policy Schedule.

Premiums for this Rider are payable in addition to and under the same conditions as premiums for the Policy.

Termination. This Rider will terminate upon the earliest of the following:

- (a) the premium due date next following Our receipt of written request from You to terminate this Rider; or
- (b) on the Policy anniversary nearest the Insured's 65th birthday; or
- (c) the date the Policy lapses; or
- (d) the date the Policy terminates.

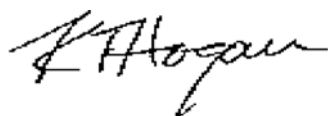
You may terminate this Rider on any premium due date by written request. A claim based on Total Disability that began before termination of this Rider will not be affected by the termination.

Effective Date. The Effective Date of this Rider is the Policy Date, unless a later date is shown on the Rider.

General. This Rider is a part of the Policy to which it is attached. Its benefits are subject to all the terms of this Rider and the Policy.

This Rider has no Cash or Loan Value. It does not affect any net single premium applicable to the Policy.

Waiver of premiums will not reduce any amount that We would otherwise pay.



President