

AMERICAN GENERAL LIFE INSURANCE COMPANY

ENDORSEMENT

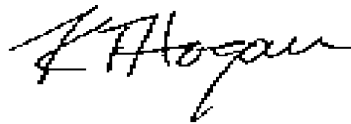
This Endorsement is attached to and made part of the application.

The following replaces the fraud notice in the application:

Fraud

For your protection California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

A handwritten signature in black ink, appearing to read "J. Hogan". The signature is written in a cursive style with a large, sweeping initial "J".

President