



Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that AMERICAN GENERAL pay a monetary penalty in the amount of \$15,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that should AMERICAN GENERAL fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of AMERICAN GENERAL's Certificate of Authority at hearing pursuant to SDCL § 58-6-46, or seek other remedies available at law; and it is further

ORDERED that AMERICAN GENERAL abide by the agreements made by it in this Consent Order;

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

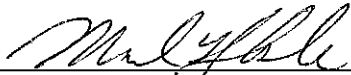
Dated at Pierre, South Dakota this 28<sup>th</sup> day of October, 2014.



Merle Scheiber, Director  
South Dakota Division of Insurance

The undersigned, on behalf of AMERICAN GENERAL, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enter into this Consent Order.

Dated this 24<sup>th</sup> day of October, 2014.



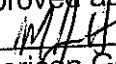
Signature of Authorized Representative



Printed Name



Title

Approved as to legal terms only  
By:   
American General Life Companies  
Benefit Solutions Legal Team  
Date: 10/13/2014