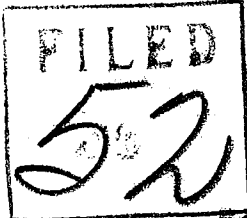


INSURANCE: Articles of Agreement of American Universal
Life Insurance Company.



August 3, 1955

Honorable G. Lawrence Leggett
Superintendent, Division of Insurance
Jefferson Building
Jefferson City, Missouri

Dear Sir:

Pursuant to your requests of July 19 and July 29,
1955, an examination has been made of an executed copy
of Articles of Agreement of the proposed American
Universal Life Insurance Company.

It is the opinion of this office that the Articles
of Agreement heretofore referred to fully comply with
the provisions of Sections 377.200 to 377.460, RSMo 1949,
and the same are hereby approved under the directive
contained in Section 377.220, RSMo 1949.

The foregoing opinion, which I hereby approve, was
prepared by my assistant, Julian L. O'Malley.

Yours very truly,

JOHN H. DALTON
Attorney General

JLO:W:gn