



Your Single Source for Employee Benefits

We Know BenefitsSM

Employers have been confidently turning to us for more than a half-century to provide group products that meet their employee benefits needs. Today, AIG and AIG American General serve more than 111,000 firms with our portfolio of products and services. All have chosen us for one overriding reason: We Know BenefitsSM.

Our employer-funded and voluntary products and services are perfect for small to broad middle market employers who appreciate the wide variety of plan options now available to them. We deliver our products with a focus on value, affordability, convenience and service — from the moment of the sale throughout the life of the plan.

Drawing on our considerable experience, we've designed our line of products and services to be an even better fit for you:

- Competitive benefits products and services — to help you recruit and retain employees
- A broad, flexible spectrum of plan options to better fit your specific needs — with less time and effort on your part
- Streamlined processes — to reduce your administrative burden
- Responsive, efficient service when you need it — from your own team of specialists

You are able to meet a wide variety of benefits needs with our attractive, well-rounded product offering of employer-funded, voluntary and supplemental plans, including:

AIG Group Life
AIG Group Accidental Death & Dismemberment
AIG Group Short-term Disability
AIG Group Long-term Disability
AIG Group Dental
AIG Group Vision
Speciality Group Voluntary Programs



Employee Benefits products underwritten by:

AIG Life Insurance Company*

Wilmington, DE

American International Life Assurance Company of New York

New York, NY

American General Assurance Company*

Schaumburg, IL

Member companies of American International Group, Inc.

www.AIGemployeebenefits.com

AIG Travel Assist services are provided exclusively by AIG International Services, a subsidiary of AIG. These services are not insurance, and are not provided by one of the AIG member companies.

Work & Family Benefits, Inc. services are provided exclusively by Work & Family Benefits, Inc. These services are not insurance, and are not provided by one of the AIG member companies.

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are solely the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own individual financial condition and contractual obligations.

This brochure is a summary only of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policy. Actual offerings may vary by group size and by state. Please see policy and certificate for details.

Policy form series numbers: G-LAD-30000, G-LAD-40000, G-DIS-31000, G-DIS-41000, G-DEN-32000, G-DEN-42000, C22438, C22553NY, AG2000-MP, AG8500-MP, AG9000-MP and AG7500-MP.

* American General Assurance Company and AIG Life Insurance Company do not solicit business in the state of New York.

AIG GLOBAL BENEFITS NETWORKSM

The AIG Global Benefits NetworkSM part of the AIG Group Management Division (GMD), is the only network with market-leading positions in North America, Asia, Latin America, the Middle East and Europe. AIG Global Benefits Network products and services are offered through the various life companies of American International Group, Inc., including AIG American General.

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WE KNOW BENEFITSSM



Employee Benefits for Your Business

Few companies offer the quality and depth of products and services that AIG American General brings to the employee benefits marketplace. We continually strive to create value for our employers and provide benefits for employees that protect and enhance their lives. The following is a top-line glimpse of how our programs can benefit you and your employees. We think you'll be hard-pressed to find a better combination of products, services and value!

AIG American General Employee Benefits

Our plans offer you the attractive benefits package employees are looking for, along with solid features and enhancements you won't find in a typical benefits program.

For example, My Life ValuesSM from Work & Family Benefits, Inc.,¹ is a value-add that comes with all Life, Disability and Accidental Death & Dismemberment (AD&D) products — at no added cost to you or your employees. This benefit features online work-life resources, as well as online buying discounts at hundreds of national vendors. This online delivery and instant access to information makes My Life Values the only service of its kind in the market.

AIG Travel Assist services² are also provided at no additional cost to Life and AD&D insureds at companies with 10-plus insureds. This service, also available for groups of 2 to 9 employees, provides insureds with important travel-related information and emergency services.

AIG Group Life

Employer-funded and voluntary plans

Employees appreciate the convenience of obtaining this important family financial security help through the workplace — at affordable group costs. We offer high maximum issue amounts of up to five times the employee's salary. Spouse, domestic partner and children's coverage is included as an option on most plans, with child coverage beginning at live birth.

In addition to offering your employees traditional life insurance coverage, you can also give them the opportunity to enhance their benefits easily and at no additional cost to you with a supplemental plan.

Voluntary plans with no minimum participation requirements are also available.

AIG Group Accidental Death & Dismemberment (AD&D)

Employer-funded, voluntary and carveout plans

AD&D is typically bundled with our term life plan, and is also available as a voluntary standalone product for groups of 10-plus insureds. Your employees receive attractive features such as enhanced seatbelt and airbag benefits, as well as new childcare and child education benefits, depending on group size and plan.

AIG Group Short-term Disability (STD)

Employer-funded and voluntary plans

Employees enjoy the added financial security that comes with a short-term disability benefit program. Our plans give you a flexible package so you can build the program that's right for you and your employees. And our STD plans are designed to help your employees get back to work as soon as possible if they do suffer a short-term illness or injury.

STD plans are available that can supplement state requirements in California, Hawaii, New Jersey, New York and Rhode Island, with insured statutory disability benefits offered in New Jersey and New York.

AIG Group Long-term Disability (LTD)

Employer-funded and voluntary plans

You can select from a variety of LTD options based on your group size, including a choice of benefit percentage, elimination period, occupation period and maximum monthly benefits.

Claims management services and rehabilitation and educational benefits are built into most plan offerings, with a focus on return to work.

You can also choose regular occupation and progressive partial disability protection. Plans provide payments through age 65, with two- and five-year benefit durations also available.

ProtectNowSM

Employer-funded and voluntary plans

This insurance program, which combines term life, AD&D and disability products on a guarantee issue basis, was specifically designed to cover the under-served labor and service industries. It provides dependable, affordable coverage for employees.

AIG Group Dental

Employer-funded and voluntary plans

An attractive choice of PPO³ and indemnity plans help your employees and their families save money on important dental care. Our plans give employees the option to use any dentist, or save even more by selecting a dentist in our extensive nationwide AIG National Dental NetworkSM (administered by Dental Benefit Providers, Inc.). The network includes dentists at more than 60,000 locations.

Redesigned voluntary dental plans offer mainstream benefits with no employer contributions requirement and liberal participation guidelines. Adult and child or child-only orthodontia is typically available. Takeover benefits are available for all plans. Our dental products are backed by excellent claims service.

AIG Group Vision

Employer-funded and voluntary plans

Our provider network provides high-quality vision care for your employees. The EyeMed network, offered through AIG Group Vision, brings access to over 25,000 independent and retail providers nationwide, including all LensCrafters[®] locations. Plans also include reimbursement for non-network provider services, enabling employees to use any provider they choose. Rich benefit plan options provide for 100 percent coverage on exams, with minimal copay. Benefits apply to any brand of frame or contact lens. There are also significant discounts for LASIK and PRK surgeries.

Specialty Group Voluntary Programs

A portfolio of voluntary products offered at the worksite provides convenience and affordability for your employees. Products available to groups with 50 or more employees include Accident, Critical Illness, Cancer Insurance, Supplemental Hospital Indemnity and Disability Income.

Work & Family Benefits, Inc., Values Package^{®1}

Available as a buy-up option, this package assists employees with urgent family matters — without taking them away from their work day. This popular package of employee benefits includes dependent care consultation and referral services, online services and educational resources, legal services and financial counseling.

Multinational Pooling and Captive Programs

Multinational Pooling offers global coverage in more than 100 countries. Captive Programs provide an employee benefits funding mechanism for Fortune 1000 employers — helping to enhance cash flow and premium tax deductibility.

USNow Discount Program

This program combines Group Critical Illness, Group Term Life and AD&D and, Group Hospital Indemnity with an extensive medical PPO discount network⁴ available through USNow. It provides attractive health care alternatives to employees with no access to basic medical plan coverage.

TECHNOLOGY

- **CD Administration Kit** gives employers details they need to know, in a convenient digital format. The case-specific CD contains an administration manual, required forms and answers to frequently asked questions.
- **Self-Administration Database** is a custom-designed software application that helps employers with self-administered plans produce monthly bills, reports and ID cards for new enrollees.
- **Easy Online Access** for both employers and employees via our Web site, www.AIGemployeebenefits.com. Forms, product information and network provider listings are available, as well as password-secure access for employers to view recent premium statements.

SERVICES

- **Dedicated Client Service Teams** work closely with employers to ensure smooth case installation, provide proactive support and simplify plan renewals.
- **Professional, Courteous Claims Service Specialists** are accessible via toll-free numbers to address employee questions and concerns.
- **Responsive Marketing Support** is available to help you promote employee enrollment and use of your benefits programs. Communications support includes e-campaigns, Web site copy and articles emphasizing the importance of specific benefits.
- **Language Line** helps those in your company who don't speak English obtain the same level of service that the rest of us take for granted. With Language Line, non-English-speaking employees' questions regarding their employee benefits are comfortably addressed in their native tongue, quickly and conveniently, with just a simple phone call.
- **Instant Access Accounts** are special interest-bearing checking accounts available for beneficiaries, which make accessing the benefit much easier for those who have suffered a loss.

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²AIG Travel Assist services are provided exclusively by AIG International Services, a subsidiary of AIG. These services are not insurance, and are not provided by one of the AIG member companies.

³PPO not available in all states.

⁴The USNow medical PPO discount network is not provided by one of the AIG member companies.

This is only a brief summary of coverage(s) available. The Group Policy will contain reductions, limitations, exclusions and termination provisions. Actual offerings may vary according to group size and state insurance law.



For more information about how we can meet your company's employee benefits needs, contact your AIG Employee Benefits Sales Representative, Agent or Broker.

Or visit www.AIGemployeebenefits.com



AIG Group Indemnity Dental Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Dental.SM

It's all about choice. Our new and improved Group Indemnity Dental plan allows your clients' employees far greater flexibility and choice than ever with their dental care. They can go to any dentist they choose for their services. Which means not having to leave a dentist they're familiar with. And for many people that can be quite a benefit.

AIG Group Indemnity Dental insurance is stocked with enhancements your clients and their employees will appreciate. Since the coverage is so affordable, clients can offer these excellent benefits to their employees and, at the same time, contain their own costs. Finally, the addition of so many enhancements to the program should lead to greater sales opportunities for you.

Features and benefits include:

- Employees have their choice of any dental professional — no restrictions
- Deductible is waived for charges due to accidents
- Enhanced Benefits Package option²
- \$100 lifetime deductible option²
- \$300 Supplemental Accident Benefit option²

- Family deductible option of 2 or 3 times the individual deductible²
- Takeover benefits available
- Deductible waived for Preventive care option
- Liberalized pretreatment review amount
- Plan features the AIG National Dental NetworkSM on a "Passive PPO" basis, with dentists at more than 59,000 locations nationwide¹

AIG National Dental Network dentists — at more than 59,000 locations nationwide — have contracted to provide dental services at negotiated fees. These negotiated fees help contain plan costs, so your clients can pay lower premiums and their employees pay less out-of-pocket costs.

You have the additional flexibility of selling AIG Group Indemnity Dental as a stand-alone product or as part of a complete benefits package.

¹The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

²These options are available for groups with 10-plus employees only

For more information on AIG Group Dental insurance, contact your AIG Sales Representative, Agent or Broker.

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AIG® **AMERICAN
GENERAL**

Indemnity Dental Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Provider Network "Passive PPO"	<ul style="list-style-type: none"> AIG National Dental NetworkSM with providers at over 59,000 locations nationwide 	Waiting Period Waiver (available for 5+ insureds only)	<ul style="list-style-type: none"> Present and future employees on transferred cases Present employees only on transferred cases Present and future employees on non-replacement cases Present employees only on non-replacement cases
Annual Maximum	<ul style="list-style-type: none"> \$1,000 \$1,500 \$2,000 (10+ lives only) 	Endodontics/ Periodontics in Basic	<ul style="list-style-type: none"> Standard (10+ insureds only)
Deductible	<ul style="list-style-type: none"> \$25 (10+ lives only) \$50 and \$100 calendar year options \$100 lifetime deductible (10+ lives only) 2 or 3 times family deductible (10+ lives only) 	Orthodontic Benefits (available for groups with 25 employees or 10 employees who have insured dependent children)	<ul style="list-style-type: none"> 50% \$1,000 maximum Adult/Child or child-only
Deductible Waived	<ul style="list-style-type: none"> Preventive services option — not available with \$100 calendar year deductible or \$100 lifetime deductible) Charges resulting from an accident 	Pre-treatment Review	<ul style="list-style-type: none"> \$300
Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 100/80/0 80/80/50 (10+ insureds only) 	Takeover Benefits	<ul style="list-style-type: none"> Available option
Reasonable and Customary (R&C)	<ul style="list-style-type: none"> 80th percentile (standard for all groups) 90th percentile (10+ insureds only) 	Enhanced Benefits Package (available to 10+ insureds only)	<ul style="list-style-type: none"> Carryover deductible Sealants included under Preventive 90th percentile R&C
Waiting Periods (2-9 insureds)	<p>Original/timely adds:</p> <ul style="list-style-type: none"> Preventive = none Basic = none Major = 12 months <p>Late entrants:</p> <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months 	Supplemental Accident Benefits	<ul style="list-style-type: none"> \$300 per person per year Does not reduce annual maximum No waiting period 100% benefit after medical benefits
Waiting Periods (10+ insureds)	<p>Original/timely adds:</p> <ul style="list-style-type: none"> Preventive = none Root Canal = 6 months Other Basic = none Major = 12 months Ortho = 24 months <p>Late entrants:</p> <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months Ortho = 24 months 	Two-year Rate Guarantee	<ul style="list-style-type: none"> Available for most cases



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New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-DEN-32000 and G-DEN-42000.

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AIG Group Life and AD&D Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Life and AD&D.SM

Group term Life and Accidental Death and Dismemberment (AD&D) insurance has never been a better fit. Our new employer-funded insurance plans give you products you can offer with confidence. Plus, with supplemental insurance plans available with all employer-funded term Life and AD&D plans, you can give your employees the opportunity to enhance their term Life and AD&D benefits easily and conveniently — at no extra cost to you.

Term Life enhancements:

- Flexible plan options allow you to meet the needs of employers of all sizes
- Higher face and guarantee issue amounts for dependent spouse and children
- Dependent children covered from live birth
- Domestic partner coverage available
- Enhanced accelerated death benefits include terminal illness, cognitive impairment and the inability to perform one or more Activities of Daily Living (ADL)
- AIG Travel Assist* services included at no cost, with Business Travel Accident insurance available as a buy-up option
- Work & Family Benefits, Inc., Value Package** — a valuable buy-up option providing help with life issues such as legal, financial planning and education
- Instant Access accounts give beneficiaries control and confidence during a difficult time
- Additional benefits available to groups over 500 lives

Exceptional AD&D benefits embedded into plan:

- Definition of loss increased to 365 days
- Enhanced seatbelt and airbag benefit
- Disappearance and exposure provisions
- New features include repatriation of remains, tuition benefits, paralysis coverage and common carrier, just to name a few

Supplemental coverage available

Give both small and mid-sized clients affordable new solutions through our Supplemental Life and AD&D insurance plans. Offered with all employer-funded term Life and AD&D plans, our supplemental plans allow your clients the cost-effective option to provide basic coverages to their employees at no extra cost to them. Employees have the opportunity to enhance their benefits easily and conveniently.

My Life ValuesSM — valuable life assistance

Now your clients can offer a service their employees can use every day — not just when the unexpected happens. My Life ValuesSM from Work & Family Benefits, Inc., is a value-added, no-cost benefit that comes with all of our Life, AD&D and Disability products.

Delivered online, My Life Values offers employees a host of work-life resources, valuable research and information capabilities and online buying discounts at hundreds of national vendors. Online delivery and instant access to information makes My Life Values the only service of its kind.

Backed by AIG and its strong underwriting companies

AIG Group Life and AD&D products are underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York, member companies of American International Group, Inc.

*AIG Travel Assist and Work & Family Benefits, Inc., Value Package® are not insurance products.

For more information on AIG Group Life and AD&D insurance, contact your AIG Sales Representative, Agent or Broker.

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Term Life Plan Provisions

Plan Provision	Plan Details
Plan Schedule	<ul style="list-style-type: none"> Up to 5 times salary
Maximum Amount	<ul style="list-style-type: none"> Up to \$100,000 (2-4 lives, Supplemental plans 2-9 lives) Up to \$200,000 (5-9 lives) Up to \$300,000 (Supplemental plans 10+ lives) Up to \$500,000 (10+ lives)
Minimum Amount	<ul style="list-style-type: none"> \$10,000 (standard for all groups) \$1,000 to \$10,000 (option for all groups)
Waiver of Premium	<ul style="list-style-type: none"> To age 65 (standard for all groups) To age 70 (10+ lives)
Accelerated Death Benefit	<ul style="list-style-type: none"> Includes terminal illness, unable to perform one or more ADL and cognitive impairment 75% to \$250,000 (standard for all groups) 50% to \$250,000 (10+ lives)
Guarantee Issue	<p>Traditional Plans:</p> <ul style="list-style-type: none"> None; takeover \$50,000 (2-4 lives) \$75,000; takeover \$100,000 (5-9 lives) Calculation based on group size and participation (10+ lives) <p>Supplemental Plans:</p> <ul style="list-style-type: none"> \$50,000 (2-9 lives) \$50,000 (10-49 lives) \$75,000 (50-99 lives) \$100,000 (100-199 lives) \$150,000 (200+ lives)
Age Reduction	<ul style="list-style-type: none"> 35% at age 65, 50% at age 70 (standard for all groups) No age reduction (flat plans under \$50,000) 50% at age 70 (all groups) 25% at age 70, 50% at age 75 (10+ lives) 8% per year from age 65, 50% at age 70 (10+ lives) 50% at age 75 (10+ lives) All Supplemental plans must match the Traditional Life option
Conversion	<ul style="list-style-type: none"> Included on all plans
Portability (Supplemental plans only)	<ul style="list-style-type: none"> Available as an option (10+ lives) Excluded (2-9 lives)
Spouse Maximum Amount (State limitations apply)	<p>Traditional Plans:</p> <ul style="list-style-type: none"> \$10,000 (standard for all groups) Up to \$50,000 (10+ lives) <p>Supplemental Plans:</p> <ul style="list-style-type: none"> \$10,000 (standard for all groups) Up to \$50,000 (2-9 lives) Up to \$300,000 (10+ lives)
Children Maximum Amount	<ul style="list-style-type: none"> Up to \$10,000
Spousal Guarantee Issue	<ul style="list-style-type: none"> \$10,000 (2-9 lives) \$20,000 (10+ lives)
Domestic Partner Coverage	<ul style="list-style-type: none"> Option for all groups
Rate Guarantee	<ul style="list-style-type: none"> 24 months (standard for all groups) 12 months (option for all groups)

AD&D Plan Provisions

Plan Provision	Plan Details
AD&D Amount	<ul style="list-style-type: none"> Same as Life (standard for all groups) 150% of Life (10+ lives) 200% of Life (10+ lives)
AD&D Maximum Amount	<ul style="list-style-type: none"> Same as Life (2-9 lives) \$100,000 (standard for 10+ lives) \$500,000 (10+ lives)
Definition of Loss	<ul style="list-style-type: none"> 365 days
Airbag and Seatbelt Benefit	<ul style="list-style-type: none"> \$10,000 for both
Loss Due to Exposure and Disappearance	<ul style="list-style-type: none"> Included (all groups)
Age Reduction/Termination	<ul style="list-style-type: none"> 35% at age 65, terminates at age 70 (2-9 lives) Same as Life (10+ lives)
Tier One Provisions (option for 10+ Lives)	<ul style="list-style-type: none"> Repatriation of remains – actual cost up to the lesser of 5% employee amount or \$5,000 Spouse tuition – actual cost up to the lesser of 5% employee amount or \$5,000 Childcare – actual cost up to the lesser of 5% employee amount or \$2,500 Child education – actual cost up to the lesser of 5% employee amount or \$5,000
Tier Two Provisions (option for 10+ Lives)	<ul style="list-style-type: none"> All of Tier One provisions Permanent and total disability = 1% of principal amount Paralysis benefits (Quadriplegia 100%; Paraplegia 50%; Hemiplegia 50%; Uniplegia 25%) Common carrier maximum of \$250,000



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New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-LAD-30000 and G-LAD-40000.

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AIG Group Long-term Disability Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Disability.SM

Our employer-funded Long-term Disability (LTD) insurance protection has been thoroughly redesigned and improved to be a better product offering for producers, their clients and their clients' employees.

Helps get your clients' employees back to work

Your clients are at their best when their employees are healthy and productive. We work with the employer and employee to see that the needs of both are met. New rehabilitative employment benefit options give strong incentives for employees to return to work, also providing money for rehabilitation expenses. We also work closely with your clients while providing tight claims management to help get their employees back to work.

This budget-friendly LTD insurance plan helps contain your clients' benefits program costs, and the product's many enhancements should open up more sales opportunities for you.

Better features create strong selling points

AIG Group LTD insurance allows you the flexibility to offer each client the best possible plan for the specific company and industry. Features and options include:

- Rehabilitative employment benefit
- Increased benefit schedule
- More pre-existing condition limitation options
- FMLA family care benefit
- More elimination period, benefit duration and rate guarantee options
- Minimum monthly benefit on all products
- Workplace modification provision
- Catastrophic disability benefit and duration options
- Regular occupation commences upon expiration of the elimination period, not from the date of disability
- Partial disability benefit options

Plus, these value-added services are included:

- Easier administration takes the burden off of your client — and makes us easier to do business with
- My Life ValuesSM from Work & Family Benefits, Inc., at no additional cost, features online work-life resources, valuable research and information capabilities and online buying discounts at national vendors

For more information on AIG Group Long-term Disability insurance, contact your AIG Sales Representative, Agent or Broker.

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AIG AMERICAN
GENERAL

LTD Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Elimination Period	<ul style="list-style-type: none"> • 30, 60, 120, 150, 360 days (10+ lives only) • 90 days • 180 days (standard for all groups) 	Return-to-Work Incentive (with rehabilitative employment benefits)	<ul style="list-style-type: none"> • 5% for 12 months
Benefit Percentage	<ul style="list-style-type: none"> • 40%, 50% of monthly earnings • 60% of monthly earnings (standard for all groups) • 66-2/3% of monthly earnings (10+ lives only) 	Partial Disability Benefit	<ul style="list-style-type: none"> • Proportionate loss (standard) • None (10+ lives only) • Dollar-for-dollar offset (10+ lives only) • 50% offset (10+ lives only)
Maximum Benefit	<ul style="list-style-type: none"> • \$6,000 (standard) • Up to \$6,000 (2-9 lives) • Up to \$10,000 (10+ lives) 	Workplace Modification	<ul style="list-style-type: none"> • \$10,000 or the liability of the LTD claim (standard)
Regular Occupation Period	<ul style="list-style-type: none"> • 24 months (standard) • 12, 36, 60 months (10+ lives only) • Unlimited (10+ lives only) 	Catastrophic Disability Additional Benefit Option (for 10+ Lives only)	<ul style="list-style-type: none"> • Excluded (standard) • 10% • 20% • 30% • 40%
Definition of Disability	<ul style="list-style-type: none"> • Total (standard 2-9 lives) • Total, Residual (10+ lives only) • Partial (standard 10+ lives) 	Catastrophic Benefit Duration (for 10+ Lives only)	<ul style="list-style-type: none"> • Same as LTD (standard) • 6 months • 12 months
Integration	<ul style="list-style-type: none"> • Primary only (10+ lives only) • Primary and family (standard) • 70% all sources (10+ lives only) 	Conversion Privilege (for 10+ Lives only)	<ul style="list-style-type: none"> • Yes (standard) • No
Benefit Duration	<ul style="list-style-type: none"> • To age 65/ADEA1 (standard) • 2 years (10+ lives only) • 5 years (10+ lives only) • SSNRA (10+ lives only) 	Minimum Indemnity (for 10+ Lives only)	<ul style="list-style-type: none"> • Yes • No (standard)
Rate Guarantee	<ul style="list-style-type: none"> • 12 months • 24 months (standard) 	FMLA Family Care (for 10+ Lives only)	<ul style="list-style-type: none"> • Yes • No (standard)
Waiver of Premium (for 10+ Lives only)	<ul style="list-style-type: none"> • Included 	Family Care Benefits (for 10+ Lives only)	<ul style="list-style-type: none"> • None (standard) • \$250 • \$350 • \$500
Minimum Monthly Benefit	<ul style="list-style-type: none"> • The greater of \$100 or 10% of the GMB (standard) • \$50, \$100 (10+ lives only) 	Family Care Benefit Duration (for 10+ Lives only)	<ul style="list-style-type: none"> • 6 months (standard if chosen) • 12 months
Pre-Existing Condition Limitation	<ul style="list-style-type: none"> • 3/12 (standard) • 3/6/12, 12/6/12, 3/3/24, 3/6/24, 6/12, 6/24, 24/24 (10+ lives only) • 12/6/24 • 12/12 • 12/24 	Education Benefit (for 10+ Lives only)	<ul style="list-style-type: none"> • Excluded (standard) • \$100 • \$200 • \$300 • \$400 • \$500
COLA (for 10+ Lives only)	<ul style="list-style-type: none"> • None • 1% • 2% • 3% • 4% • 5% • 1/2 CPI or 6% 	Survivor Gross Benefit	<ul style="list-style-type: none"> • 3 times monthly payment after 180 days of disability (standard 2-9 lives) • 3 months (standard 10+ lives) • 6 months (10+ lives only)
Earnings Test Own Occupation	<ul style="list-style-type: none"> • 80% 	Mental/Nervous, Drug and Alcohol Limitation	<ul style="list-style-type: none"> • 12 months (10+ lives only) • 24 months (standard for all groups) • No limit (10+ lives only) • Per occurrence (10+ lives only) • Lifetime (standard for all groups)
Earnings Test Any Occupation	<ul style="list-style-type: none"> • 60% 	Self-Reported Limitation	<ul style="list-style-type: none"> • None • 12 months • 24 months (standard)
Maximum Capacity	<ul style="list-style-type: none"> • Yes (standard) • No 		
Rehabilitation Benefits	<ul style="list-style-type: none"> • With rehabilitative employment (standard) • Without rehabilitative employment 		



Products underwritten by:

American International Life Assurance Company of New York

New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-DIS-31000 and G-DIS-41000.

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AIG Group PPO Dental Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Dental.SM

Our new and improved voluntary Group PPO Dental plan¹ allows your clients' employees far greater flexibility and choice than ever with their dental care. They have the flexibility to choose any dental professional, and if they so desire, to realize even greater savings by choosing a dentist in the AIG National Dental NetworkSM. This network² offers your clients and their employees an expanded choice of dental care providers, with dentists at more than 59,000 locations nationwide.

AIG Group PPO Dental insurance is stocked with enhancements your clients and their employees will appreciate. Since the coverage is voluntary, clients can offer these excellent benefits to their employees at no cost to themselves. Finally, the addition of so many enhancements to the program should lead to greater sales opportunities for you.

Features and benefits include:

- Employees have their choice of any dental professional — no restrictions

- Plan features the AIG National Dental Network, with dentists at more than 59,000 locations nationwide
- Deductible is waived for charges due to accident
- Simplified service classes: Preventive, Basic, Major and Ortho
- \$100 lifetime deductible option
- \$300 Supplemental Accident Benefit option
- Family deductible option of 2 or 3 times the individual deductible
- Takeover benefits available
- Deductible waived for in-network Preventive care
- Liberalized pretreatment review amount

AIG National Dental Network's dental professionals have contracted to provide dental services at negotiated fees. These negotiated fees help contain plan costs, which means your clients' employees pay less out-of-pocket costs.

¹The PPO Dental plan is not available in all states

²The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

For more information on AIG Group Dental insurance, contact your AIG Sales Representative, Agent or Broker.

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GENERAL**

Voluntary PPO Dental Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Eligibility	<ul style="list-style-type: none"> Groups of 25+ eligible employees with a minimum of 10 enrolled 	Waiting Periods	Original/timely adds: <ul style="list-style-type: none"> Preventive = none Basic = none Basic with endo/perio buy-up = 6 months for endo/perio services only Major = 12 months Ortho = 24 months Late entrants:* <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Major = 12 months Ortho = 24 months <i>*Late entrants can only join the plan at annual enrollment. Then waiting periods apply.</i>
Provider Network	<ul style="list-style-type: none"> AIG National Dental NetworkSM with providers at more than 59,000 locations nationwide 	Endodontics/Periodontics in Basic	<ul style="list-style-type: none"> Available option
Annual Maximum	<ul style="list-style-type: none"> \$1,000 \$1,500 	Pre-treatment Review	<ul style="list-style-type: none"> \$300
Deductible	<ul style="list-style-type: none"> \$50 per year (plan or calendar) \$100 lifetime deductible 	Takeover Benefits	<ul style="list-style-type: none"> Available
Deductible Waived	<ul style="list-style-type: none"> In-network Preventive Charges resulting from an accident Out-of-network Preventive (optional) Transfer credit available for \$50 per calendar year only 	Reduced Premium Option	<ul style="list-style-type: none"> Lessens benefits and reduces rates (includes no sealants, endodontics/periodontics in Major, one exam per 12 months; four bitewing X-rays per 12 month; more services moved to Major including adjustments and repairs, tissue conditioning and biopsy)
In-network Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 MAC 100/50/50 MAC 	Supplemental Accident Benefit	<ul style="list-style-type: none"> \$300 per person per year Does not reduce annual maximum No waiting period 100% benefit after medical benefits
Out-of-network Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 MAC or R&C 100/50/50 MAC or R&C 		
Reasonable and Customary (R&C)	<ul style="list-style-type: none"> 80th percentile 		
Service Classes	<ul style="list-style-type: none"> Preventive (includes routine exams, bitewing X-rays, full mouth/panoramic X-rays, fluoride treatment, prophylaxis, space maintainers, harmful habit appliances) Basic (includes sealants, non-routine office visits, other X-rays, emergency palliative care, fillings, periodontal prophylaxis, extractions, adjustments, repairs to dentures and crowns) Major (includes all other periodontics, endodontics, prosthodontics, other oral surgery, anesthesia) Ortho 		



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New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-DEN-32000 and G-DEN-42000.

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AIG Group Indemnity Dental Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Dental.SM

It's all about choice. Our new and improved Group Indemnity Dental plan allows your clients' employees far greater flexibility and choice than ever with their dental care. They can go to any dentist they choose for their services. Which means not having to leave a dentist they're familiar with. And for many people that can be quite a benefit.

AIG Group Indemnity Dental insurance is stocked with enhancements your clients and their employees will appreciate. Since the coverage is voluntary, clients can offer these excellent benefits to their employees at no cost to themselves. Finally, the addition of so many enhancements to the program should lead to greater sales opportunities for you.

Features and benefits include:

- Employees have their choice of any dental professional — no restrictions
- Deductible is waived for charges due to accidents
- Simplified service classes: Preventive, Basic, Major and Ortho
- \$100 lifetime deductible option
- \$300 Supplemental Accident Benefit option

- Takeover benefits available
- No waiting period for Preventive or Basic care
- Deductible waived for Preventive care is standard, but can be applied for premium savings
- Liberalized pretreatment review amount
- Plan features the AIG National Dental NetworkSM on a "Passive PPO" basis, with dentists at more than 59,000 locations nationwide¹

AIG National Dental Network dentists — at more than 59,000 locations nationwide — have contracted to provide dental services at reduced fees. These negotiated fees help contain plan costs, so your clients' employees pay less out-of-pocket costs.

¹The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

For more information on AIG group dental insurance, contact your AIG Sales Representative, Agent or Broker.

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GENERAL**

Voluntary Indemnity Dental Plan Provisions

Plan Provision	Plan Details
Eligibility	<ul style="list-style-type: none"> Groups of 25+ eligible employees with a minimum of 10 enrolled
Provider Network "Passive PPO"	<ul style="list-style-type: none"> AIG National Dental NetworkSM with providers at more than 59,000 locations nationwide
Annual Maximum	<ul style="list-style-type: none"> \$1,000 \$1,500
Deductible	<ul style="list-style-type: none"> \$50 per year (plan or calendar) \$100 lifetime deductible
Deductible Waived	<ul style="list-style-type: none"> Preventive (option) Charges resulting from an accident Transfer credit available for \$50 per calendar year only
Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 100/50/50 Passive PPO
Reasonable and Customary (R&C)	<ul style="list-style-type: none"> 80th percentile
Service Classes	<ul style="list-style-type: none"> Preventive (includes routine exams, bitewing X-rays, full mouth/panoramic X-rays, fluoride treatment, prophylaxis, space maintainers, harmful habit appliances) Basic (includes sealants, non-routine office visits, other X-rays, emergency palliative care, fillings, periodontal prophylaxis, extractions, adjustments/repairs to dentures and crowns) Major (includes all other periodontics, endodontics, prosthodontics, other oral surgery, anesthesia) Ortho

Plan Provision	Plan Details
Waiting Periods	<p>Original/timely adds:</p> <ul style="list-style-type: none"> Preventive = none Basic = none Basic with endo/perio buy-up = 6 months for endo/perio services only Major = 12 months Ortho = 24 months <p>Late entrants:*</p> <ul style="list-style-type: none"> Preventive = none Basic = 6 months Major = 12 months Ortho = 24 months <p><i>*Late entrants can only join the plan at annual enrollment. Then waiting periods apply.</i></p>
Endodontics/ Periodontics in Basic	<ul style="list-style-type: none"> Available option
Pre-treatment Review	<ul style="list-style-type: none"> \$300
Takeover Benefits	<ul style="list-style-type: none"> Available
Reduced Premium Option	<ul style="list-style-type: none"> Lessens benefits and reduces rates (includes no sealants, endodontics/periodontics in Major, one exam per 12 months; four bitewing X-rays per 12 month; more services moved to Major including adjustments and repairs, tissue conditioning and biopsy)
Supplemental Accident Benefit	<ul style="list-style-type: none"> \$300 per person per year Does not reduce annual maximum No waiting period 100% benefit after medical benefits



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of New York**

New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-DEN-32000 and G-DEN-42000.

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AIG Group Long-term Disability Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Disability.SM

Our voluntary Long-term Disability (LTD) insurance protection has been thoroughly redesigned and improved to be a better product offering for producers, their clients and their clients' employees.

Helps get your clients' employees back to work

Your clients are at their best when their employees are healthy and productive. We work with the employer and employee to see that the needs of both are met. New rehabilitative employment benefit options give strong incentives for employees to return to work, also providing money for rehabilitation expenses. We also work closely with your clients while providing tight claims management to help get their employees back to work.

This budget-friendly voluntary LTD insurance plan adds no cost to your clients' benefits program, and the product's many enhancements should open up more sales opportunities for you.

Better features create strong selling points

AIG Group LTD insurance allows you the flexibility to offer each client the best possible plan for the specific company and industry. Features and options include:

- Rehabilitative employment benefit
- Increased benefit schedule
- More pre-existing condition limitation options
- FMLA family care benefit
- More elimination period, benefit duration and rate guarantee options
- Minimum monthly benefit on all products
- Workplace modification provision
- Catastrophic disability benefit and duration options
- Regular occupation commences upon expiration of the elimination period, not from the date of disability
- Partial disability benefit options

Plus, these value-added services are included:

- Easier administration takes the burden off of your client — and makes us easier to do business with
- My Life ValuesSM from Work & Family Benefits, Inc., at no additional cost, features online work-life resources, valuable research and information capabilities and online buying discounts at national vendors

For more information on AIG Group Long-term Disability insurance, contact your AIG Sales Representative, Agent or Broker.

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Voluntary LTD Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Elimination Period	<ul style="list-style-type: none"> • 30 days • 60 days • 90 days • 180 days (standard) 	Catastrophic Disability Additional Benefit Option	<ul style="list-style-type: none"> • Excluded (standard) • 10% • 20% • 30% • 40%
Benefit Percentage	<ul style="list-style-type: none"> • 40% of monthly earnings • 50% of monthly earnings • 60% of monthly earnings (standard) 	Catastrophic Benefit Duration	<ul style="list-style-type: none"> • Same as LTD (standard) • 6 months • 12 months
Maximum Benefit	<ul style="list-style-type: none"> • \$100 increments up to \$6,000 	Conversion Privilege	<ul style="list-style-type: none"> • Yes • No (standard)
Definition of Disability	<ul style="list-style-type: none"> • Partial • Total 	Minimum Indemnity	<ul style="list-style-type: none"> • Yes • No (standard)
Integration	<ul style="list-style-type: none"> • Primary and family (standard) 	FMLA Family Care	<ul style="list-style-type: none"> • Yes • No (standard)
Benefit Duration	<ul style="list-style-type: none"> • To age 65/ADEA1 (standard) 	Family Care Benefits	<ul style="list-style-type: none"> • None • \$250 (standard) • \$350 • \$500
Rate Guarantee	<ul style="list-style-type: none"> • 12 months • 24 months (standard) 	Family Care Benefit Duration	<ul style="list-style-type: none"> • 6 months (standard) • 12 months
Waiver of Premium (for 10+ Lives only)	<ul style="list-style-type: none"> • Included 	Education Benefit	<ul style="list-style-type: none"> • None (standard) • \$100 • \$200 • \$300 • \$400 • \$500
Minimum Monthly Benefit	<ul style="list-style-type: none"> • The greater of \$100 or 10% of the GMB (standard) • \$50 • \$100 	Survivor Gross Benefit	<ul style="list-style-type: none"> • 3 times monthly payment after 180 days of disability (standard)
Pre-Existing Condition Limitation	<ul style="list-style-type: none"> • 12/6/24 (standard) • 3/12 • 12/12 • 12/24 	Mental/Nervous, Drug and Alcohol Limitation	<ul style="list-style-type: none"> • 24 months (standard) • 12 months • Lifetime (standard) • Per occurrence
Indexation	<ul style="list-style-type: none"> • 10% with CPI 	Self-Reported Limitation	<ul style="list-style-type: none"> • 24 months
Regular Occupation/Gainful	<ul style="list-style-type: none"> • 24/24 		
Maximum Capacity	<ul style="list-style-type: none"> • Yes (standard) • No 		
Gainful Occupation Definition	<ul style="list-style-type: none"> • \$6,000 		
Rehabilitation Benefits	<ul style="list-style-type: none"> • With rehabilitative employment (standard) • Without rehabilitative employment 		
Special Conditions or Self-Reported	<ul style="list-style-type: none"> • None • 24 months (standard) 		
Return-to-Work Incentive	<ul style="list-style-type: none"> • 5% for 12 months 		
Partial Disability Benefit	<ul style="list-style-type: none"> • Proportionate loss 		
Workplace Modification	<ul style="list-style-type: none"> • Maximum \$10,000 or the liability of the LTD claim 		



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New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-DIS-31000 and G-DIS-41000.

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AIG Group Life and AD&D

Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Life and AD&D.SM

Group voluntary term Life and Accidental Death and Dismemberment (AD&D) insurance has never been a better fit. Our new voluntary insurance plans give you cost efficient solutions you can offer your clients with confidence.

Meet the needs of your clients and their employees

Your clients want budget friendly solutions. Their employees demand valuable group benefits. Our voluntary term Life and AD&D insurance can satisfy both the employer and the employee. Flexible plan options allow employees to choose the coverage that best fits their lifestyle at no cost to your client.

Enhanced voluntary package includes:

- No minimum participation requirements
- Enhanced Accelerated Death Benefit includes terminal illness, cognitive impairment and the inability to perform one or more Activities of Daily Living (ADL)
- Conversion and portability provisions included
- Two-year rate guarantee
- Dependent children covered from live birth
- Instant Access accounts give beneficiaries control and confidence during a difficult time
- AIG Travel Assist* services included
- Work & Family Benefits, Inc., Value Package^{®*} — a valuable buy-up option providing help with life issues such as legal, financial planning and education
- Additional benefits available to groups over 200 lives

Exceptional AD&D benefits embedded into plan:

- Definition of loss increased to 365 days
- Enhanced seatbelt and airbag benefit
- Spousal coverage available
- Disappearance and exposure provisions

My Life ValuesSM — valuable life assistance

Now your clients can offer a service their employees can use every day — not just when the unexpected happens. My Life ValuesSM from Work & Family Benefits, Inc., is a value-added, no-cost benefit that comes with all of our Life, AD&D and Disability products.

Delivered online, My Life Values offers employees a host of work-life resources, valuable research and information capabilities, and online buying discounts at hundreds of national vendors. Online delivery and instant access to information makes My Life Values the only service of its kind.

Backed by AIG and its strong underwriting companies

AIG Group Life and AD&D products are underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York, member companies of American International Group, Inc.

*AIG Travel Assist and Work & Family Benefits, Inc., Value Package[®] are not insurance products.

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GENERAL

Voluntary Term Life Plan Provisions

Plan Provision	Plan Details
Maximum Amount	<ul style="list-style-type: none"> • \$10,000 increments to 5 times salary or \$300,000
Minimum Amount	<ul style="list-style-type: none"> • \$10,000
Waiver of Premium	<ul style="list-style-type: none"> • To age 65
Accelerated Death Benefit	<ul style="list-style-type: none"> • 75% to \$250,000 • Includes terminal illness, unable to perform one or more ADL and cognitive impairment
Guarantee Issue Amount	<p>2-9 lives</p> <ul style="list-style-type: none"> • None <p>10-49 lives (minimum 10 enrolled lives)</p> <ul style="list-style-type: none"> • 10 enrolled lives or 20% participation = \$50,000 • Less than 20% participation = \$25,000 <p>50-99 lives</p> <ul style="list-style-type: none"> • 20% or more participation = \$75,000 • Less than 20% participation = \$50,000 <p>100-199 lives</p> <ul style="list-style-type: none"> • 20% or more participation = \$100,000 • Less than 20% participation = \$50,000 <p>200+ lives</p> <ul style="list-style-type: none"> • 20% or more participation = \$150,000 • Less than 20% participation = \$100,000
Age Reduction	<ul style="list-style-type: none"> • 35% at age 65; 50% at age 70
Portability	<ul style="list-style-type: none"> • Included on all plans
Conversion	<ul style="list-style-type: none"> • Included on all plans
Spouse Maximum Amount	<ul style="list-style-type: none"> • 2-9 lives – \$10,000 increments to \$200,000 • 10+ lives – \$10,000 increments to \$300,000
Children Maximum Amount	<ul style="list-style-type: none"> • \$5,000 • \$10,000
Spousal Guarantee Issue	<ul style="list-style-type: none"> • 2-9 lives – \$10,000 • 10-199 lives – \$20,000
Domestic Partner Coverage	<ul style="list-style-type: none"> • Option for all groups
Rates	<ul style="list-style-type: none"> • Smoker • Non-smoker • Composite/Unismoke
Rate Guarantee	<ul style="list-style-type: none"> • 24 months

Voluntary AD&D Plan Provisions

(Available with Voluntary Life only)

Plan Provision	Plan Details
AD&D Amount	<ul style="list-style-type: none"> • All groups – same as Voluntary Life
Spouse Maximum Amount	<ul style="list-style-type: none"> • All groups – same as Voluntary Life spouse maximum
Definition of Loss	<ul style="list-style-type: none"> • 365 days (all plans)
Airbag and Seatbelt Benefit	<ul style="list-style-type: none"> • \$10,000 – each (all plans)
Loss Due to Exposure and Disappearance	<ul style="list-style-type: none"> • Included (all groups)
Age Reduction/Termination	<ul style="list-style-type: none"> • 50% at age 65; terminates at age 70



Products underwritten by:

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New York, NY

AIG Life Insurance Company*

Wilmington, DE

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Policy form series numbers: G-LAD-30000 and G-LAD-40000.

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AIG Group Voluntary Standalone AD&D Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know AD&D.SM

In addition to our Accidental Death and Dismemberment (AD&D) insurance offered in conjunction with our voluntary term life plans, we also offer Voluntary Standalone AD&D insurance plans for groups of 10 or more lives.

Meet the needs of your clients and their employees — flexibility

Our Voluntary Standalone AD&D plans give you another level of flexibility to best meet your client needs, and the needs of their employees. Numerous plan options allow employees to choose the coverage that best fits their lifestyle — all at no cost to your client.

Voluntary AD&D features:

- Choice of three plan structures
- Dependent spouse and children coverage
- New features include repatriation of remains, childcare and child education
- Definition of loss increased to 365 days
- Enhanced seatbelt and airbag benefit embedded into plan
- Instant Access accounts give beneficiaries control and confidence during a difficult time
- AIG Travel Assist* — travel assistance services provided at no additional cost

- Work & Family Benefits, Inc., Value Package^{®*} — a valuable buy-up option providing help with life issues such as legal, financial planning and education

My Life ValuesSM — valuable life assistance

Now you can offer a service your clients' employees can use every day — not just when the unexpected happens. My Life ValuesSM from Work & Family Benefits, Inc., is a value-added, no-cost benefit that comes with all of our term Life, AD&D and Disability products.

Delivered online, My Life Values offers employees a host of work-life resources, research and information capabilities, and online buying discounts at hundreds of national vendors. Online delivery and instant access to information make My Life Values the only service of its kind in the market.

*AIG Travel Assist and Work & Family Benefits, Inc., Value Package[®] are not insurance products

For more information on AIG Group AD&D insurance, contact your AIG Sales Representative, Agent or Broker.

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Voluntary Standalone AD&D Provisions

Plan Provision	Plan Details		
	PLAN A	PLAN B	PLAN C
Employee Amount	• \$25,000 increments to \$250,000	• \$25,000 increments to \$350,000	• \$25,000 increments to \$350,000
Spouse Amount	• 50% of principal amount	• 60% of principal amount	• 60% of principal amount
Child(ren) Amount	• 10% of principal amount	• 15% of principal amount	• 15% of principal amount
Reduction Schedule	<ul style="list-style-type: none"> • Age 70-74 = 65% • Age 75-79 = 45% • Age 80-84 = 30% • Age 85+ = 15% 	<ul style="list-style-type: none"> • Age 70-74 = 65% • Age 75-79 = 45% • Age 80-84 = 30% • Age 85+ = 15% 	<ul style="list-style-type: none"> • Age 70-74 = 65% • Age 75-79 = 45% • Age 80-84 = 30% • Age 85+ = 15%
Seatbelt	• Lesser of \$10,000 or 10% of principal amount	• Lesser of \$10,000 or 10% of principal amount	• Lesser of \$10,000 or 10% of principal amount
Seatbelt and Airbag	• N/A	• Lesser of \$25,000 or 10% of principal amount	• Lesser of \$25,000 or 10% of principal amount
Rehabilitation	• N/A	• Actual cost to \$5,000	• Actual cost to \$5,000
Common Disaster	• N/A	• Included	• Included
Day Care Benefit	• N/A	• N/A	• Lesser of \$5,000 or 5% of principal amount
Coma Benefit	• N/A	• N/A	• 1% of principal amount
Child(ren)'s Additional Indemnity for Dismemberment and Paralysis	• N/A	• N/A	• Pay double the child amount up to \$100,000
Tuition Benefit	• N/A	• N/A	• Lesser of actual tuition, \$5,000 or 5%
Definition of Loss	• 365 days	• 365 days	• 365 days
Paralysis Benefits	• Included	• Included	• Included



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AIG Group Short-term Disability Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Disability.SM

Our completely redesigned Short-term Disability (STD) insurance provides employee benefits to your clients' employees who are not able to work for a short period of time due to sickness or injury. This is an attractive benefit offering for you, that your clients can give their employees to enhance their benefits packages.

And our list of valuable features, benefits and value-added services makes this product an exceptional sales opportunity for you.

New flexibility lets you offer more choices

Our employer-funded STD insurance provides your clients the flexibility to choose the coverage that best fits their business and industry. Features and benefits include:

- Choice of new, lower benefit percentages
- Maternity covered as any other sickness (standard 10+ lives, optional for 2-9 lives)
- New benefit duration options
- Weekly maximums up to \$2,000 (for select groups)
- \$25 minimum benefit
- Plans available in CA, HI, NJ, NY and RI to supplement state plans

Plus, these value-added services are included:

- Easier administration takes the burden off of your client — and makes us easier to do business with
- My Life ValuesSM from Work & Family Benefits, Inc., features online work-life resources, valuable research and information capabilities and online buying discounts at national vendors

For more information on AIG Group Short-term Disability insurance, contact your AIG Sales Representative, Agent or Broker.

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AIG® **AMERICAN
GENERAL**

STD Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Benefit Percentage	<ul style="list-style-type: none"> • 40% • 50% • 60% (standard for all groups) • 66-2/3% • 70% (10+ lives only) 	Carve Out	<ul style="list-style-type: none"> • All employees (standard) • Management only
Maximum Weekly Benefit	<ul style="list-style-type: none"> • \$750 (standard for all groups) • Up to \$1,000 • Up to \$2,000 (10+ lives; preferred industries only) 	Definition of Disability	<ul style="list-style-type: none"> • Total (standard) • Partial (10+ lives only)
Minimum Benefit	<ul style="list-style-type: none"> • \$25 	Pre-Existing Condition Limitation	<ul style="list-style-type: none"> • None (standard 10+ lives) • 3/12 (standard 2-9 lives) • 3/6/12 (10+ lives only) • 12/12 (standard for maternity 2-9 lives)
Maximum Benefit Period	<ul style="list-style-type: none"> • 13 weeks • 26 weeks (standard all groups) • 52 weeks (10+ lives only) 	Rate Guarantee	<ul style="list-style-type: none"> • 12 months (standard) • 24 months (10+ lives only)
Injury Elimination Period	<ul style="list-style-type: none"> • 0 days • 7 days (standard for all groups) • 14 days • 29 days 	Zero Days Hospital (for 10+ Lives only)	<ul style="list-style-type: none"> • No (standard) • Yes
Sickness Elimination Period	<ul style="list-style-type: none"> • 7 days (standard for all groups) • 14 days • 29 days 	Waiver of Premium (for 10+ Lives only)	<ul style="list-style-type: none"> • Included
Maternity Same as Sickness	<ul style="list-style-type: none"> • No (standard 2-9 lives) • Yes (standard 10+ lives) • Yes, with pre-existing conditions (2-9 lives) 	Other Standard Features	<ul style="list-style-type: none"> • Offsets: Social Security, state compulsory, workers' compensation • 40-hour work week • Rehabilitative employment program



Products underwritten by:

American International Life Assurance Company of New York

New York, NY

AIG Life Insurance Company*

Wilmington, DE

Member companies of American International Group, Inc.

www.AIGemployeebenefits.com

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are solely the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own individual financial condition and contractual obligations.

This brochure is a summary only of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policy. Actual offerings may vary by group size and by state. Please see policy and certificate for details.

Policy form series numbers: G-DIS-31000 and G-DIS-41000.

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AIG Group PPO Dental Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Dental.SM

Our new and improved Group PPO Dental plan¹ allows your clients' employees far greater flexibility and choice than ever with their dental care. They have the flexibility to choose any dental professional, and if they so desire, to realize even greater savings by choosing a dentist in the AIG National Dental Network.SM This network² offers your clients and their employees an expanded choice of dental care providers, with dentists at more than 59,000 locations nationwide.

AIG Group PPO Dental insurance is stocked with enhancements your clients and their employees will appreciate. Since the coverage is so affordable, clients can offer these excellent benefits to their employees and, at the same time, contain their own costs. Finally, the addition of so many enhancements to the program should lead to greater sales opportunities for you.

Features and benefits include:

- Employees have their choice of any dental professional — no restrictions
- Plan features the AIG National Dental Network, with dentists at more than 59,000 locations nationwide
- Deductible is waived for charges due to accident

- Enhanced Benefits Package option
- \$100 lifetime deductible option
- \$300 Supplemental Accident Benefit option
- Family deductible option of 2 or 3 times the individual deductible
- Takeover benefits available
- Deductible waived for in-network Preventive care
- Liberalized pretreatment review amount

AIG National Dental Network's dental professionals have contracted to provide dental services at negotiated fees. These negotiated fees help contain plan costs, which means your clients can pay lower premiums and their employees pay less out-of-pocket costs.

You have the additional flexibility of selling AIG Group PPO Dental as a stand-alone product or as part of a complete benefits package.

¹The PPO Dental plan is not available in all states

²The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

For more information on AIG Group Dental insurance, contact your AIG Sales Representative, Agent or Broker.

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PPO Dental Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Provider Network	<ul style="list-style-type: none"> AIG National Dental NetworkSM with providers at more than 59,000 locations nationwide 	Waiting Periods (10+ insureds)	Original/timely adds: <ul style="list-style-type: none"> Preventive = none Root Canal = 6 months Other Basic = 6 months Major = 12 months Ortho = 24 months Late entrants: <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months Ortho = 24 months
Annual Maximum	<ul style="list-style-type: none"> \$1,000 \$1,500 \$2,000 (10+ insureds only) 	Waiting Period Waiver (available for 5+ insureds only)	<ul style="list-style-type: none"> Present and future employees on transferred cases Present employees only on transferred cases Present and future employees on non-replacement cases Present employees only on non-replacement cases
Deductible	<ul style="list-style-type: none"> \$25 (10+ insureds only) \$50 and \$100 calendar year options \$100 lifetime deductible (10+ insureds only) 2 or 3 times family deductible (10+ insureds only) 	Endodontics/Periodontics in Basic	<ul style="list-style-type: none"> Standard (10+ insureds only)
Deductible Waived	<ul style="list-style-type: none"> In-network Preventive (standard for all groups) Charges resulting from an accident Out-of-network Preventive (option for 10+ insureds only) 	Orthodontic Benefits (available for groups with 25 eligible employees or 10 employees who have insured dependent children)	<ul style="list-style-type: none"> 50% \$1,000 maximum Adult/Child or child-only
In-network Coinsurance Options	<ul style="list-style-type: none"> 100/100/60 MAC 100/90/60 MAC 100/80/50 MAC 	Pre-treatment Review	<ul style="list-style-type: none"> \$300
Out-of-network Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 MAC 100/80/50 R&C 90/70/50 R&C 	Takeover Benefits	<ul style="list-style-type: none"> Available option
Reasonable and Customary (R&C)	<ul style="list-style-type: none"> 80th percentile (standard for all groups) 90th percentile (10+ insureds only) 	Enhanced Benefits Package (available to 10+ insureds only)	<ul style="list-style-type: none"> Sealants included under Preventive 90% R&C Carryover deductible from last three months of prior year
Waiting Periods (2-9 insureds)	Original/timely adds: <ul style="list-style-type: none"> Preventive = none Basic = none Major = 12 months Late entrants: <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months 	Supplemental Accident Benefit	<ul style="list-style-type: none"> \$300 per person per year Does not reduce annual maximum No waiting period 100% benefit after medical benefits
		Two-year Rate Guarantee	<ul style="list-style-type: none"> Available for most cases



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Wilmington, DE

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Policy form series numbers: G-DEN-32000 and G-DEN-42000.

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AIG Group Short-term Disability Voluntary insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Disability.SM

Our completely redesigned voluntary Short-term Disability (STD) insurance provides employee benefits to your clients' employees who are not able to work for a short period of time due to sickness or injury. This is an attractive benefit that your clients can give their employees to enhance their benefits packages — at no cost.

And our list of valuable features, benefits and value-added services makes this product an exceptional sales opportunity for you.

New flexibility lets you offer more choices

Our voluntary STD insurance provides your clients the flexibility to choose the coverage that best fits their business and industry. Features and benefits include:

- Choice of new, lower benefit percentages
- Option to cover maternity as any other sickness
- New benefit duration options
- Optional 24-month rate guarantee for groups over 200 lives
- Weekly maximums up to \$1,000 (for select groups)
- \$25 minimum benefit
- Plans available in CA, HI, NJ, NY and RI to supplement state plans

Plus, these value-added services are included:

- Easier administration takes the burden off of your client — and makes us easier to do business with
- My Life ValuesSM from Work & Family Benefits, Inc., features online work-life resources, valuable research and information capabilities and online buying discounts at national vendors

For more information on AIG Group Short-term Disability insurance, contact your AIG Sales Representative, Agent or Broker.

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Voluntary STD Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Benefit Percentage	<ul style="list-style-type: none"> 40% 50% 60% (standard) 	Maternity Same as Sickness	<ul style="list-style-type: none"> No (standard – unless state mandated) Yes, with pre-existing conditions
Maximum Weekly Benefit	<ul style="list-style-type: none"> \$500 (standard) \$100 increments up to \$1,000 (preferred industries only) 	Carve Out	<ul style="list-style-type: none"> All employees (standard) Management only
Minimum Benefit	<ul style="list-style-type: none"> \$25 	Pre-Existing Condition Limitation	<ul style="list-style-type: none"> 3/12 (standard) 12/12 (standard for maternity)
Maximum Benefit Period	<ul style="list-style-type: none"> 13 weeks 26 weeks (standard) 52 weeks (offered as a renewal feature only) 	Rate Guarantee	<ul style="list-style-type: none"> 12 months (standard) 24 months (200+ lives only)
Injury Elimination Period	<ul style="list-style-type: none"> 0 days 7 days (standard) 14 days 29 days 	Waiver of Premium (for 10+ Lives only)	<ul style="list-style-type: none"> Included
Sickness Elimination Period	<ul style="list-style-type: none"> 7 days (standard) 14 days 29 days 	Other Standard Features	<ul style="list-style-type: none"> Offsets: Social Security, state compulsory, workers' compensation 40-hour work week Rehabilitative employment program



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New York, NY

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Policy form series numbers: G-DIS-31000 and G-DIS-41000.

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