

AIG Group
Term Life Insurance



Term life insurance is one of the easiest and most economical ways to help protect families from the financial challenges that the death of a loved one can bring about. With *AIG Group Term Life* insurance, employers can offer basic and supplemental term life coverage not only for their employees, but also for their employees' spouses and children — all on a single policy that's billed through the convenience of payroll deduction.

The basic plan is available in amounts of up to \$500,000 — with an additional \$300,000 available via the supplemental plan — *AIG Group Term Life* insurance can help employees build a more secure future. And all plans are fully convertible — that is, the insured has the option of converting his or her policy to permanent coverage without evidence of insurability.

Best of all, *AIG Group Term Life* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*®.

Policy Highlights

- Guarantee issue amounts ranging from \$50,000 to \$150,000 (based on group size and participation requirements)
- Enhanced accelerated death benefit includes the following qualifying events: terminal illness, cognitive impairment, and the inability to perform one (or more) Activities of Daily Living (ADL)
- Waiver of premium benefit
- Portability for supplemental life coverage
- Dependent children covered from "live birth"
- Domestic partner coverage is available

For more information on *AIG Group Term Life* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigeb.com.

06675006-1367 R11/07

Employer-Funded Basic Plan

Employer-Funded Basic Plan Provisions

Minimum Amount	<ul style="list-style-type: none"> Standard: \$10,000 Option: \$1,000 to \$10,000
Maximum Amount	<ul style="list-style-type: none"> 2–4 eligible lives: \$100,000 5–9 eligible lives: \$200,000 10+ eligible lives: \$500,000
Guarantee Issue	<ul style="list-style-type: none"> 2–4 eligible lives: New coverage — None; takeover up to current inforce amount, not to exceed \$50,000 5–9 eligible lives: New coverage — \$75,000; takeover up to current inforce amount, not to exceed \$100,000 10+ eligible lives: Calculation based on group size and participation
Age Reduction	<ul style="list-style-type: none"> Standard <ul style="list-style-type: none"> – 35% at age 65; 50% at age 70 – No age reductions for flat plans under \$50,000 10+ eligible lives (option) <ul style="list-style-type: none"> – 25% at age 70; 50% at age 75 – 8% per year from age 65; 50% at age 70
Waiver of Premium	<ul style="list-style-type: none"> Standard: To age 65 10+ eligible lives: To age 70 (option)
Accelerated Death Benefit	<ul style="list-style-type: none"> Allows an insured person to receive a portion of his or her life insurance benefit before death if diagnosed with a terminal illness or cognitive impairment, or is unable to perform activities of daily living without assistance The beneficiary receives the remaining benefit after death 75% up to \$250,000 (\$1,000 minimum)
Conversion	Included
Rate Guarantee	<ul style="list-style-type: none"> Standard: 24 months Option: 12 months
Spouse Amount	<ul style="list-style-type: none"> Standard: \$10,000¹ 10+ eligible lives: Up to \$50,000
Spouse Guarantee Issue	<ul style="list-style-type: none"> 2–9 eligible lives: Up to \$10,000 10+ eligible lives: Up to \$20,000
Domestic Partner Coverage	Available ²
Child(ren) Maximum Amount	Up to \$10,000

Included Services (All Plans)

- My Life ValuesSM: Valuable online work-life resources and retail discounts from Work & Family Benefits, Inc.⁴
- Instant Access Account: Provides beneficiaries with financial control options at a difficult time
- AIG Travel Assist: Travel-related information and emergency services⁴

Included Services (10+ Lives Only)

- Work & Family Benefits, Inc. Values Package[®]: Buy-up option that provides legal, financial, educational and dependent-care assistance to employees with urgent family matters⁴

Employee-Paid Supplemental Plan



Employee-Paid Supplemental Plan Provisions

Minimum Amount	\$10,000
Maximum Amount	<ul style="list-style-type: none"> • 2–9 lives: \$100,000 in \$10,000 increments • 10+ lives: \$300,000 in \$10,000 increments
Guarantee Issue	<ul style="list-style-type: none"> • 2–4 lives: \$50,000 • 5–199 lives: \$100,000 • 200+ lives: \$150,000
Age Reduction	<ul style="list-style-type: none"> • 35% at age 65; 50% at age 70 • No age reductions for flat plans under \$50,000
Waiver of Premium	Included to age 65
Accelerated Death Benefit	<ul style="list-style-type: none"> • Allows an insured person to receive a portion of his or her life insurance benefit before death if diagnosed with a terminal illness or cognitive impairment, or is unable to perform activities of daily living without assistance • The beneficiary receives the remaining benefit after death • 75% up to \$250,000 (\$1,000 minimum)
Conversion	Included
Portability	Option for groups of 10+ lives only ³
Rate Guarantee	<ul style="list-style-type: none"> • Standard: 24 months • Option: 12 months
Spouse Amount	<ul style="list-style-type: none"> • 2–9 lives: Up to \$50,000 in \$5,000 increments¹ • 10+ lives: Up to \$300,000 in \$10,000 increments
Spouse Guarantee Issue	<ul style="list-style-type: none"> • 2–9 lives: \$10,000 • 10+ lives: \$20,000
Domestic Partner Coverage	Available ²
Child(ren) Maximum Amount	\$10,000

Included Services (All Plans)

- My Life ValuesSM: Valuable online work-life resources and retail discounts from Work & Family Benefits, Inc.⁴
- Instant Access Account: Provides beneficiaries with financial control options at a difficult time

Included Services (10+ Lives Only)

- AIG Travel Assist: Travel-related information and emergency services⁴

¹ Amount of spouse and/or dependent coverage may vary by state law and is subject to limits imposed by individual states. Employee must enroll for spouse to be eligible.

² State laws vary on domestic partner eligibility.

³ Not available in MA, MN, NY, SD and VT.

⁴ My Life Values, AIG Travel Assist, and Work & Family Benefits, Inc. Values Package are not insurance products.

Exclusions and Limitations (state variations may apply)

Supplemental Life

No life insurance benefit will be payable under the policy for an insured (or insured's dependents) death caused by suicide or self-destruction or any attempt at suicide or self-destruction within 24 months after his or her effective date of coverage under the policy.

Note: Exclusions may change based on the plan provisions included in your plan. See the group policy for full and complete details.



AIG Employee Benefit Solutions insurance products underwritten by:

AIG Life Insurance Company Wilmington, Delaware

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebs.com

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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

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

AIG Life Insurance Company does not solicit business in the state of New York.