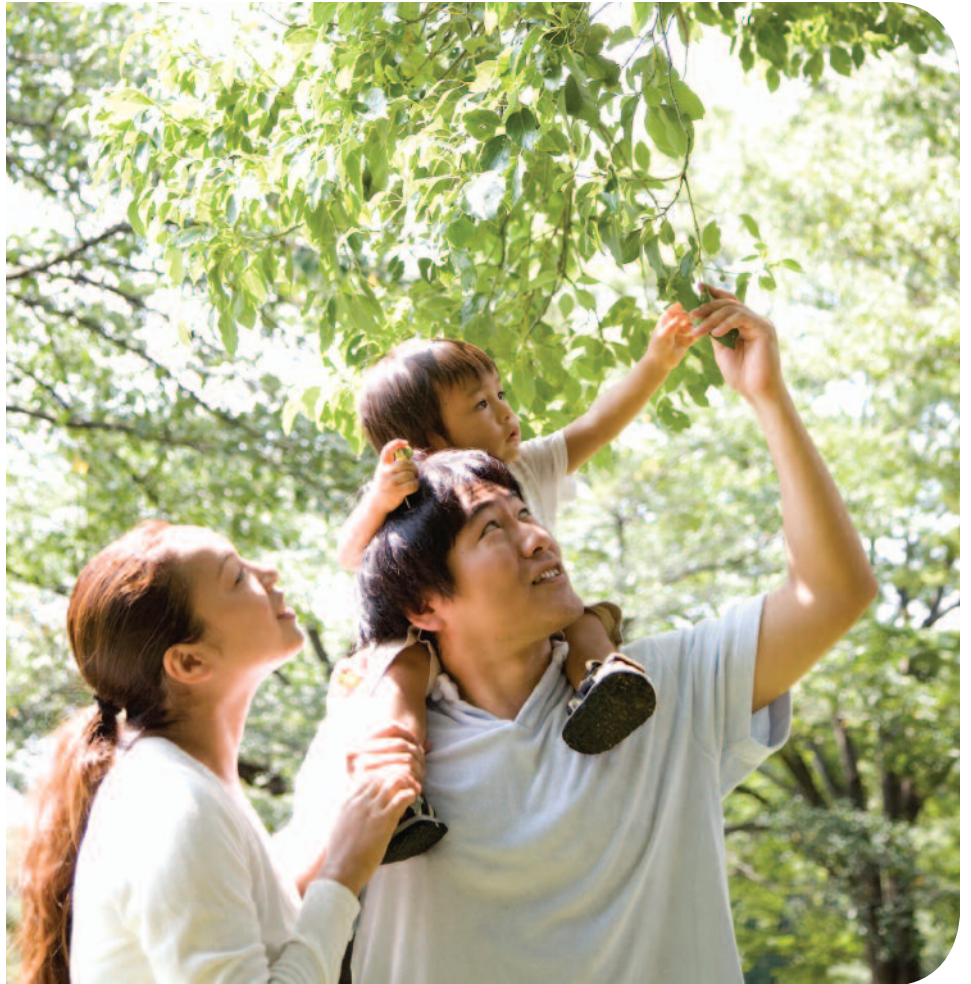




PRODUCT
SPECIFICATIONS



Accidental death and dismemberment (AD&D) insurance provides around-the-clock coverage for employees in the event of death, severe injuries or paralysis resulting from accidents both on and off the job.

An accidental death can bring about additional financial challenges for those left behind. Available on both employer-funded and employee-paid platforms, AD&D insurance is an economical means of preparing for this possibility — and an easy way to add value to an employee benefits package.

Plan Highlights

- Enhances employer-funded and/or employee-paid life coverage.
- Offers employees additional insurance protection in the event of an accident.
- If an employee's death is caused by an accident, the beneficiary receives the accidental death benefit in addition to any life insurance benefits.
- Covers death or injuries on or off the job, 24 hours a day, 7 days a week.
- For loss of a hand, foot or sight due to an accidental injury, a percentage of the full benefit will be paid.
- Additional benefit for using seatbelts and having approved factory-installed airbags.
- Loss due to exposure and disappearance coverage.

Group AD&D insurance is sold in conjunction with Group Term Life insurance. However, we do offer a standalone AD&D plan — more choices to build a plan that meets both employer and employee needs.

Group AD&D insurance: Offered on both employer-funded and employee-paid platforms, and available with Group Term Life insurance.

Group Supplemental AD&D insurance: Employee-paid coverage available to supplement a Group AD&D (employer-funded) plan and available with Group Supplemental Life insurance.

Group Standalone AD&D insurance: Standalone plan available on an employee-paid platform.

For more information on Group AD&D insurance, contact your Agent, Broker or Employee Benefit Solutions Representative. Or visit www.americangeneral.com/employeebenefits.

Group AD&D (Employer-Funded) Plan Provisions¹

	2-9 Lives	10-Plus Lives
AD&D Amount	Same as Group Term Life (employer-funded) - Up to \$100,000 (2-4 eligible lives) - Up to \$200,000 (5-9 eligible lives)	<ul style="list-style-type: none"> ▪ Same as Group Term Life (employer-funded), up to \$500,000 (standard) ▪ 150% of life amount ▪ 200% of life amount
Age Reduction	35% at age 65	<ul style="list-style-type: none"> ▪ 35% at age 65; 50% at age 70 — no reductions for flat amount under \$50,000 (standard) ▪ 50% at age 70 ▪ 50% at age 75 ▪ 25% at age 70; 50% at age 75 ▪ 8% per year from age 65; 50% at age 70
Dismemberment Benefit	Percentage of principal amount	Percentage of principal amount
Both hands or both feet	100	100
Sight of both eyes	100	100
One hand and one foot	100	100
One hand and the sight of one eye	100	100
One foot and the sight of one eye	100	100
One hand or one foot	50	50
Sight of one eye	50	50
Standard Package	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage 	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage
Tier One	Not available	<ul style="list-style-type: none"> ▪ Not included (standard) ▪ Standard package, plus: <ul style="list-style-type: none"> - Repatriation of remains: Actual cost to \$5,000 - Spouse tuition: Actual cost to the lesser of 5% of principal amount or \$5,000 - Child tuition: Actual cost to the lesser of 5% of principal amount or \$5,000 - Child day care: Actual cost to the lesser of 5% of principal amount or \$2,500
Tier Two	Not available	<ul style="list-style-type: none"> ▪ Not included (standard) ▪ All Tier One provisions, plus: <ul style="list-style-type: none"> - Permanent and total disability: 1% of principal amount paid monthly - Paralysis benefits: <ul style="list-style-type: none"> Quadriplegia 100% Hemiplegia/Paraplegia 50% Uniplegia 25% - Common carrier: Lesser of \$250,000 or plan maximum
Terminates	Earlier of retirement or age 70	Earlier of retirement or age 70
Travel Assist²	Not available	Included

¹ Plan provisions are subject to state insurance law, and may vary due to such law.

² Travel-related information and emergency services. Not an insurance product.

Group Supplemental AD&D Plan Provisions¹

	2-9 Lives	10-Plus Lives
AD&D Amount	Same as Group Supplemental Life, up to \$100,000	Same as Group Supplemental Life, up to \$300,000
Age Reduction	35% at age 65	35% at age 65
Dismemberment Benefit	Percentage of principal amount	Percentage of principal amount
Both hands or both feet	100	100
Sight of both eyes	100	100
One hand and one foot	100	100
One hand and the sight of one eye	100	100
One foot and the sight of one eye	100	100
One hand or one foot	50	50
Sight of one eye	50	50
Standard Package	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage 	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage
Tier One	Not available	<ul style="list-style-type: none"> ▪ Not included (standard) ▪ Standard package, plus: <ul style="list-style-type: none"> - Repatriation of remains: Actual cost to \$5,000 - Spouse tuition: Actual cost to the lesser of 5% of principal amount or \$5,000 - Child tuition: Actual cost to the lesser of 5% of principal amount or \$5,000 - Child day care: Actual cost to the lesser of 5% of principal amount or \$2,500
Tier Two	Not available	<ul style="list-style-type: none"> ▪ Not included (standard) ▪ All Tier One provisions, plus: <ul style="list-style-type: none"> - Permanent and total disability: 1% of principal amount paid monthly - Paralysis benefits: <ul style="list-style-type: none"> Quadruplegia 100% Hemiplegia/Paraplegia 50% Uniplegia 25% - Common carrier: Lesser of \$250,000 or plan maximum
Terminates	Earlier of retirement or age 70	Earlier of retirement or age 70
Travel Assist²	Not available	Included

Group AD&D (Employee-Paid) Plan Provisions¹

	2-9 Lives	10-Plus Lives
AD&D Amount	Same as Group Term Life (employee-paid), lesser of \$300,000 or 5 times salary	Same as Group Term Life (employee-paid), lesser of \$300,000 or 5 times salary
Age Reduction	35% at age 65	35% at age 65
Dismemberment Benefit	Percentage of principal amount	Percentage of principal amount
Both hands or both feet	100	100
Sight of both eyes	100	100
One hand and one foot	100	100
One hand and the sight of one eye	100	100
One foot and the sight of one eye	100	100
One hand or one foot	50	50
Sight of one eye	50	50
Standard Package	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage 	<ul style="list-style-type: none"> ▪ \$10,000 seatbelt and \$10,000 airbag benefit ▪ Definition of loss 365 days ▪ Loss due to exposure and disappearance coverage
Terminates	Earlier of retirement or age 70	Earlier of retirement or age 70
Travel Assist²	Not available	Included

Group Standalone AD&D (Employee-Paid) Plan Provisions¹ — 10-Plus Lives

	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 employee principal amount	60% of employee principal amount	60% of employee principal amount
Dependent Child(ren) Amount	10% of employee principal amount	15% of employee principal amount	15% of employee principal amount
Definition of Loss	365 days	365 days	365 days
Exposure and Disappearance	Included	Included	Included
Paralysis Benefit	Percentage of principal amount	Percentage of principal amount	Percentage of principal amount
Quadriplegia	100	100	100
Paraplegia	50	50	50
Hemiplegia	50	50	50
Uniplegia	25	25	25
Seatbelt Benefit	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
Airbag Benefit	Not included	Lesser of \$25,000 or 10% of principal amount	Lesser of \$25,000 or 10% of principal amount
Rehabilitation Benefit	Not included	Lesser of actual cost or \$5,000	Lesser of actual cost or \$5,000
Common Disaster Benefit	Not included	Included	Included
Daycare Benefit	Not included	Not included	Actual cost to the lesser of \$5,000 or 5% of principal amount
Coma Benefit	Not included	Not included	1% of principal amount
Tuition Benefit	Not included	Not included	Actual cost to the lesser of \$5,000 or 5% of principal amount
Child(ren) Additional Indemnity for Dismemberment	Not included	Not included	Double the child amount up to \$100,000
Dismemberment Benefit	Percentage of principal amount	Percentage of principal amount	Percentage of principal amount
Both hands or both feet	100	100	100
Sight of both eyes	100	100	100
One hand and one foot	100	100	100
One hand and the sight of one eye	100	100	100
One foot and the sight of one eye	100	100	100
One hand or one foot	50	50	50
Sight of one eye	50	50	50
Travel Assist²	Included	Included	Included
Instant Access Account³	Included	Included	Included

³ Provides beneficiaries with financial control options at a difficult time.

Exclusions and Limitations (state variations may apply)

No benefit will be payable under the policy for an insured's loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Suicide or any attempt at intentionally self-inflicted injury
- Sickness, disease or infections of any kind, except bacterial infections
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation on a regular schedule between established airports, if the insured is
 - Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - Riding as a passenger in an aircraft owned, leased or operated by the policyholder or by the policyholder's employer
- Declared or undeclared war, or any act of declared or undeclared war
- Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority (Unearned premium for any period for which the insured is not covered due to his or her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
- The insured person being under the influence of drugs or alcohol or voluntary intake of poison, drugs, gas or fumes, unless taken under the advice of a physician
- The insured person's commission of or attempt to commit a crime

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

Policies issued by:

AIG Life Insurance Company

Wilmington, Delaware

Policy Form Number G-LAD-40000 and C11657

American International Life Assurance Company of New York

New York, New York

Policy Form Number C11960NY

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AIG Life Insurance Company and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AIG Life Insurance Company and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

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.

An employer-funded program may be funded 100 percent by the employer or a combination of both employer and employee funding.

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