Employees who choose to enhance their employer-sponsored accidental death and dismemberment (AD&D) benefit with AIG Group Supplemental AD&D insurance can economically add an extra layer of protection for their families.

Best of all, AIG Group Supplemental AD&D insurance is brought to you by your single source for exceptional products designed specifically for today’s workforce: AIG Employee Benefit SolutionsSM.

Plan Highlights
- Offers employees more solid insurance protection in the event of an accident
- If a covered employee’s death is caused by an accident, the beneficiary receives the accidental death and dismemberment 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
- Additional benefit for using seatbelts and having approved factory-installed airbags
- For loss of a hand, foot or sight due to an accidental injury, a percentage of the full benefit will be paid
- No-hassle premium payment through convenient payroll deduction

For more information on AIG Group Supplemental AD&D insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigebs.com.
### Employee-Paid Plan: 2–9 Lives

<table>
<thead>
<tr>
<th></th>
<th>Standard</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AD&amp;D Benefits</strong></td>
<td>Included with AIG Group Supplemental Life</td>
<td>See standard</td>
</tr>
<tr>
<td><strong>AD&amp;D Amount</strong></td>
<td>$10,000–$100,000</td>
<td>Any amount up to $10,000</td>
</tr>
<tr>
<td><strong>Terminates</strong></td>
<td>Age 70</td>
<td>See standard</td>
</tr>
<tr>
<td><strong>Standard Package</strong></td>
<td><strong>$10,000 seatbelt and airbag benefit</strong></td>
<td>See standard</td>
</tr>
<tr>
<td></td>
<td><strong>Definition of loss 365 days</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Loss due to exposure and disappearance included</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Included Services
- **My Life Values℠**: Valuable online work-life resources and retail discounts from Work & Family Benefits, Inc.
- **AIG Travel Assist**: Travel-related information and emergency services
- **Instant Access Account**: Provides beneficiaries with financial control options at a difficult time
- **Work & Family Benefits, Inc. Values Package®**: Buy-up option that provides legal, financial, educational and dependent care assistance to employees with urgent family matters

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1 My Life Values, AIG Travel Assist, and Work & Family Benefits, Inc. Values Package are not insurance products.
### Employee-Paid Plan: 10–199 Lives

<table>
<thead>
<tr>
<th>AD&amp;D Benefits</th>
<th>Standard</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Included with AIG Group Supplemental Life</td>
<td>See standard</td>
<td></td>
</tr>
</tbody>
</table>
| AD&D Amount         | $10,000–$100,000 | • 150% of life amount  
• 200% of life amount |
| Maximum             | $100,000 | $500,000                               |
| Age Reduction       | • 35% at age 65  
• 50% at age 70 | See standard |
| Standard Package    | • $10,000 seatbelt and airbag benefit  
• Definition of loss 365 days  
• Loss due to exposure and disappearance included | See standard |
| Dismemberment Benefit | For loss of  
Percentage of principal sum | See standard |
| Both hands or both feet | 100% | |
| Sight of both eyes  | 100% | |
| One hand and one foot | 100% | |
| One hand and the sight of one eye | 100% | |
| One foot and the sight of one eye | 100% | |
| One hand or one foot | 50% | |
| Sight of one eye    | 50% | |
| Tier One            | Excluded | Includes standard package, plus:  
• Repatriation of remains: Actual amount to $5,000  
• Spouse tuition: Lesser of 5% of principal amount or $5,000  
• Child tuition: Lesser of 5% of principal amount or $5,000  
• Child day care: Lesser of 5% of principal amount or $2,500 |
| Tier Two            | Excluded | All Tier One provisions, plus:  
• Permanent and total disability: 1% of principal amount  
• Paralysis benefits: Quadriplegia 100%, hemiplegia/paraplegia 50%, uniplegia 25%  
• Common carrier capped at $250,000 |
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 brochure 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

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

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each 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.

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