

*GROUP TERM LIFE INSURANCE
BY AMERICAN GENERAL®*
Employer-Funded and Employee-Paid Plans



PRODUCT
SPECIFICATIONS

Providing life insurance is a time-honored way for employers to help employees protect their families from the financial challenges that the death of a loved one can bring about.

Available on both employer-funded and employee-paid platforms, Group Term Life insurance can help employees build a more secure future — and much more. All plans are fully convertible, and offer both an accelerated death benefit and waiver of premium feature. And, our Employee Assistance Program (EAP) is designed to help you increase productivity by helping employees achieve an optimal work/life balance.

Plan Highlights

- Flexible plan designs that meet both employer and employee needs.
- High coverage amounts — up to \$500,000 available (based on group size).
- Dependent coverage available for spouse/domestic partner and child(ren).
- Enhanced accelerated death benefit includes the following qualifying events: terminal illness, cognitive impairment, or the inability to perform one (or more) Activities of Daily Living (ADL).
- Seamless waiver of life premium claim workflow (life and disability clients).
- Option to include an EAP with Work/Life resource and referral services.
- Convertible without evidence of insurability.

Group Term Life insurance: Offered on both employer-funded and employee-paid platforms.

Group Supplemental Life insurance: Employee-paid coverage available to supplement Group Term Life (employer-funded) plan.

Also Available

Group AD&D insurance — offering employees additional insurance protection in the event of an accident.

For more information on Group Term Life insurance, contact your Agent, Broker or Benefit Solutions Representative. Or visit www.americangeneral.com/employeebenefits.

Group Term Life (Employer-Funded) Plan Provisions¹

	2-9 Employees	10-Plus Employees
Minimum Amount	<ul style="list-style-type: none"> ▪ \$10,000 (standard) ▪ \$1,000 to \$10,000 	<ul style="list-style-type: none"> ▪ \$10,000 (standard) ▪ \$1,000 to \$10,000
Maximum Amount	<ul style="list-style-type: none"> ▪ \$100,000 (2-4 eligible employees) ▪ \$200,000 (5-9 eligible employees) 	\$500,000
Guarantee Issue	<ul style="list-style-type: none"> ▪ New coverage — \$10,000; takeover up to current inforce amount, not to exceed \$50,000 (2-4 enrolled employees) ▪ New coverage — \$75,000; takeover up to current inforce amount, not to exceed \$100,000 (5-9 enrolled employees) 	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 ▪ 50% at age 70 	<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 ▪ 25% at age 70; 50% at age 75 ▪ 50% at age 70 ▪ 50% at age 75 ▪ 8% per year from age 65; 50% at age 70
Waiver of Premium	To age 65	<ul style="list-style-type: none"> ▪ To age 65 (standard) ▪ To age 70
Accelerated Death Benefit	75% up to \$250,000 (\$1,000 minimum)	<ul style="list-style-type: none"> ▪ 75% up to \$250,000 (\$1,000 minimum) (standard) ▪ 50% up to \$250,000 (\$1,000 minimum)
Conversion	Included	Included
Spouse Maximum Amount²	Up to \$10,000	Up to \$50,000
Spouse Guarantee Issue	\$10,000	Up to \$20,000
Domestic Partner Coverage³	Available	Available
Child(ren) Maximum Amount	Up to \$10,000	Up to \$10,000
Rate Guarantee	<ul style="list-style-type: none"> ▪ 24 months (standard) ▪ 12 months 	<ul style="list-style-type: none"> ▪ 24 months (standard) ▪ 12 months ▪ 36 months
Employee Assistance Program (EAP)⁴	Not available	<ul style="list-style-type: none"> ▪ Telephonic EAP / online Work/Life services ▪ Telephonic EAP / full Work/Life services ▪ Face-to-face EAP / full Work/Life services
My Life Values⁵	Included	Not available
Instant Access Account⁶	Included	Included

Group Supplemental Life Plan Provisions¹

	2-9 Employees	10-Plus Employees
Minimum Amount	\$10,000	\$10,000
Maximum Amount	\$100,000 in \$10,000 increments	\$300,000 in \$10,000 increments
Guarantee Issue	None	<ul style="list-style-type: none"> ▪ 10-199 eligible employees <ul style="list-style-type: none"> – Less than 20% participation and at least 10 enrolled employees: \$50,000 – 20% or greater participation and at least 10 enrolled employees: \$100,000 ▪ 200-499 eligible employees <ul style="list-style-type: none"> – Less than 20% participation and at least 10 enrolled employees: \$100,000 – 20% or greater participation and at least 10 enrolled employees: \$150,000
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 ▪ 50% at age 70 	<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 ▪ 25% at age 70; 50% at age 75 ▪ 50% at age 70 ▪ 50% at age 75 ▪ 8% per year from age 65; 50% at age 70

Group Supplemental Life Plan Provisions¹ (continued)

	2-9 Employees	10-Plus Employees
Waiver of Premium	To age 65	<ul style="list-style-type: none"> ▪ To age 65 (standard) ▪ To age 70
Accelerated Death Benefit	75% up to \$250,000 (\$1,000 minimum)	<ul style="list-style-type: none"> ▪ 75% up to \$250,000 (\$1,000 minimum) (standard) ▪ 50% up to \$250,000 (\$1,000 minimum)
Conversion	Included	Included
Portability⁶	Not available	<ul style="list-style-type: none"> ▪ Not included (standard) ▪ Included
Spouse Maximum Amount²	Up to \$50,000	Up to \$300,000
Spouse Guarantee Issue	None	Up to \$20,000 (10-plus enrolled employees)
Domestic Partner Coverage³	Available	Available
Child(ren) Maximum Amount	Up to \$10,000	Up to \$10,000
Rate Guarantee	Matches Group Term Life (employer-funded)	Matches Group Term Life (employer-funded)
Instant Access Account⁵	Included	Included

Group Term Life (Employee-Paid) Plan Provisions¹

	2-9 Employees	10-Plus Employees
Rates	<ul style="list-style-type: none"> ▪ Smoker/Nonsmoker ▪ Unismoker 	<ul style="list-style-type: none"> ▪ Smoker/Nonsmoker ▪ Unismoker
Minimum Amount	\$10,000	\$10,000
Maximum Amount	The lesser of \$300,000 or 5 times salary	The lesser of \$300,000 or 5 times salary
Guarantee Issue	None	<ul style="list-style-type: none"> ▪ 10-49 eligible employees <ul style="list-style-type: none"> – Less than 10 enrolled employees: None – 10 or more enrolled employees: \$50,000 ▪ 50-99 eligible employees <ul style="list-style-type: none"> – Less than 20% participation and at least 10 enrolled employees: \$50,000 – 20% or greater participation: \$75,000 ▪ 100-199 eligible employees <ul style="list-style-type: none"> – Less than 20% participation and at least 10 enrolled employees: \$50,000 – 20% or greater participation: \$100,000 ▪ 200-plus eligible employees <ul style="list-style-type: none"> – Less than 20% participation and at least 10 enrolled employees: \$100,000 – 20% or greater participation: \$150,000
Age Reduction	35% at age 65; 50% at age 70	35% at age 65; 50% at age 70
Waiver of Premium	To age 65	To age 65
Accelerated Death Benefit	75% up to \$250,000 (\$1,000 minimum)	75% up to \$250,000 (\$1,000 minimum)
Conversion	Included	Included
Portability⁶	Included	Included
Spouse Maximum Amount²	The lesser of \$200,000 or 5 times employee salary	The lesser of \$300,000 or 5 times employee salary
Spouse Guarantee Issue	None	Up to \$20,000 (10-plus enrolled employees)
Domestic Partner Coverage³	Available	Available
Child(ren) Maximum Amount	Up to \$10,000	Up to \$10,000
Rate Guarantee	24 months	24 months
Instant Access Account⁵	Included	Included

Employee Assistance Program (EAP)

Program Highlights

- Help your employees and their family members handle both personal and work-related problems that may affect job performance. Master's-level and Ph.D.-level Counselors are available to advise employees facing complex life situations.
- Give owners, managers, and supervisors the tools and resources they need to address legal, financial and operational concerns.
- Provide employees with tools and training to effectively deal with issues at home and at work.
- Attract and retain a stable workforce with employee benefits that showcase your commitment to personal support and growth.

Program Options

Program Features	Core Program Telephonic EAP with Online Work/Life Services	Buy-Up Option 1 Telephonic EAP with Full Work/Life Services	Buy-Up Option 2 Face-to-Face EAP with Full Work/Life Services
24/7 toll-free access to Master's- or Ph.D.-level Counselor for assessment, referrals, and counseling for personal and professional issues.	✓	✓	Same as core program, plus in-person counseling with a network affiliate
Comprehensive online and telephonic employer resources including management consultations, employee referrals for performance issues and online <i>Tools for Managers</i> .	✓	✓	✓
Legal and Financial services include a 30-minute free consultation with a network attorney, CPA or financial expert and 25 percent off providers' fees thereafter.	✓	✓	✓
Work/Life services for help with daily issues from child care to adult care to education to home repairs. Online services include the interactive <i>My Child Care Assistant</i> SM and <i>My Elder Care Assistant</i> SM to help participants assess their concerns and find local resources.	✓	Same as core program, plus telephonic access to Work/Life Specialists for assessment, consultation, referrals to local resources with availability screening and educational packets	Same as core program, plus telephonic access to Work/Life Specialists for assessment, consultation, referrals to local resources with availability screening and educational packets
Online access to over 70 locators to find local resources, thousands of articles, newsletters, quizzes, interactive assessments, Cool Minds SM site for children, Think Global SM and multimedia tools including webinars, podcasts and audio files.	✓	✓	✓
EAP Counselors follow up with all members to ensure satisfaction.	✓	✓	✓

Exclusions and Limitations (state variations may apply)

Term Life (Employee-Paid) and Supplemental Life Plans

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.

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

² 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.

³ State laws vary on domestic partner eligibility.

⁴ EAP and Work/Life services are provided by Harris Rothenberg International (HRI), Inc. These services are not insurance, and are not provided by one of the American General Life Companies.

⁵ Valuable online Work/Life resources and retail discounts from Work & Family Benefits, Inc. Not an insurance product.

⁶ Provides beneficiaries with financial control options at a difficult time. Not available for beneficiaries in all states.

⁷ Not available in MA, MN, NY, SD and VT.

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Number G-LAD-40000

The United States Life Insurance Company in the City of New York

New York, New York

Policy Form Number G-L-60000

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 American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct 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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