

Fold

## AIG Estate Master Select<sup>SM</sup> Insurance



Life insurance is one of the most important financial security vehicles an employee can provide for his or her family. *AIG Estate Master Select<sup>SM</sup>* universal life insurance combines the ease and convenience of a worksite insurance product with an array of flexible options—plus the potential for cash value accumulation.

- Permanent insurance—as long as premiums are paid, the policy cannot be canceled
- Death benefits free from income taxation (according to current tax laws)
- Flexible premium payments (subject to certain restrictions)
- Cash value accumulates at a current interest rate and cannot be reduced below the minimum guaranteed interest rate stated in the policy
- Policy loans available
- Quick qualification process—little or no medical evidence required
- Wide range of coverage amounts available—up to \$250,000 (subject to case size) for the primary insured, up to \$50,000 for a spouse and up to \$25,000 per insured child
- Additional benefits available via optional riders

Best of all, *AIG Estate Master Select* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions<sup>SM</sup>*.

### Policy Highlights

- **Flexibility:** The ability to continue protection through the working years and into retirement
- **Convenience:** Premiums paid via the ease of payroll deduction
- **Portability:** Protection that moves with the employee through job changes and retirement
- **Tax-Deferred Accumulation:** Tax-deferred interest accumulates on the cash value of the policy under current tax laws
- **Ease of Application:** In most cases, qualification for coverage is determined by answering only three eligibility questions favorably

For more information on *AIG Estate Master Select* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit [www.aigebs.com](http://www.aigebs.com).



Products underwritten by:

**American General Life Insurance Company** Houston, Texas

*A member company of American International Group, Inc.*

[www.aigebs.com](http://www.aigebs.com)

Policy form numbers: 92463 and 92450; Rider form numbers: 82001, 82012, 82410, 91417, 91401, 95101, 01400NS, 01400S, 05290.

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations. American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

This brochure is a summary only and is not intended to be all-inclusive of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policies. Actual offerings may vary by group size and by state. Please see policy and certificate for details.

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**THE STRENGTH TO BE THERE.<sup>®</sup>**



**Flexible Freedom**

AIG Estate Master Select is a universal life policy that offers workplace employees the advantage of permanent life coverage plus the convenience of payroll deduction. Premiums are flexible and the death benefit is adjustable; plus, employees can take their coverage with them if they change jobs.

Employee-Paid Plan Provisions	
<b>Coverage Type</b>	A flexible-premium, adjustable death benefit, endowment at age 95, universal life product issued on a unisex basis
<b>Issue Ages</b>	1–70
<b>Underwriting Classes</b>	Tobacco and Nontobacco
<b>No-Lapse Guarantee</b>	Policy will not terminate within the 5-year period after the date of issue if, on each monthly deduction day within that period, the sum of the premiums paid equals or exceeds: <ul style="list-style-type: none"> <li>The sum of the monthly guarantee premiums from the start of the 5-year period including the current month, plus</li> <li>Any partial surrenders and any increase in the loan amount since the start of the period.</li> </ul>
<b>Guaranteed Interest Rate</b>	3%
<b>Maximum Face Amount</b>	\$250,000
<b>Minimum Face Amount</b>	\$5,000
<b>Minimum Premium</b>	<ul style="list-style-type: none"> <li>Dependent Child Ages 1–24: \$3 per week</li> <li>Employee or Spouse: \$3 per week</li> </ul>
<b>Loan Provisions</b>	<ul style="list-style-type: none"> <li>Loan amount equals the cash surrender value, minus loans and loan interest to the next anniversary</li> <li>Interest Rate: 8% (credit 6% to loaned amount)</li> </ul>
<b>Death Benefit</b>	Offers two death benefit options: <ul style="list-style-type: none"> <li>Option 1 (Level) provides a level death benefit equal to the specified amount</li> <li>Option 2 (Increasing) provides a death benefit equal to the specified amount plus the accumulation value</li> </ul>
<b>Riders</b>	<ul style="list-style-type: none"> <li><b>Foundation Rider:</b> Provides a charitable cash contribution in the insured's name to a nonprofit organization of his or her choice upon the death of the primary insured</li> <li><b>Critical Illness Benefit:</b> Provides for payment of up to 25% of the base policy death benefit if insured experiences any one of 6 covered conditions (heart attack, stroke, coronary bypass surgery, life-threatening cancer, renal failure and major organ transplant); not available in all states</li> <li><b>Accidental Death Benefit:</b> Pays an additional death benefit if insured's death is a result of accidental bodily injury; issue ages 0–65</li> <li><b>Children's Insurance Benefit:</b> Provides term insurance, up to \$10,000, on the children of the insured; issue ages: 17–55 on the parent, 15 days–18 years old on the child</li> <li><b>Level Death Benefit to Age 70:</b> Provides level term death benefit of 1, 2 or 3 times base policy; issue ages: 15–55 (ratio determined at case level)</li> <li><b>Terminal Illness Benefit:</b> Provides an accelerated death benefit if the insured is diagnosed with a terminal illness with 12 months or less to live</li> <li><b>Future Guaranteed Insurability Benefit:</b> Automatically increases the amount of death coverage and monthly guaranteed premium without future evidence of insurability</li> <li><b>Waiver of Monthly Deduction:</b> Waives monthly cost of insurance and expense charges after the insured has been totally disabled for a period of 6 months</li> </ul>
<b>Portable</b>	Yes

**Affordable Coverage**

Sample weekly premiums and cash values for a \$25,000 AIG Estate Master Select policy (Band 3, Nontobacco):<sup>1</sup>

Issue Age	Weekly Premium	Cash Value at Age 65		Cash Value After 20 years
		Guaranteed: 3.0% <sup>2</sup>	Nonguaranteed: 4.25%	Nonguaranteed: 4.25%
25	\$3.00	\$4,891	\$7,600	\$2,785
35	4.16	4,505	5,987	3,613
45	6.79	4,137	4,875	4,875
55	11.53	2,397	2,596	5,675

Sample weekly premiums and cash values for a \$50,000 AIG Estate Master Select policy (Band 3, Nontobacco):<sup>1</sup>

Issue Age	Weekly Premium	Cash Value at Age 65		Cash Value After 20 years
		Guaranteed: 3.0% <sup>2</sup>	Nonguaranteed: 4.25%	Nonguaranteed: 4.25%
25	\$4.90	\$9,211	\$13,936	\$5,035
35	7.63	9,773	12,787	7,469
45	12.89	8,672	10,252	10,252
55	22.38	4,866	5,280	12,069

Guarantees are subject to the claims-paying abilities of the insurance company.

<sup>1</sup> Band 3, Nontobacco rates current as of February 2007. Rates may vary by state. This supplemental illustration must be preceded or accompanied by a basic illustration for the product described in this material. Please see the basic illustration regarding guaranteed and nonguaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.

<sup>2</sup> Values are illustrated using current cost-of-insurance rates and expense charges.