

Fold

AIG Estate Master SelectSM Insurance



Life insurance is one of the most important financial security vehicles an employee can provide for his or her family. *AIG Estate Master SelectSM* 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 SolutionsSM*.

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 AIG Employee Benefit Solutions Representative, Agent or Broker, or visit www.aigeb.com.



Products underwritten by:

The United States Life Insurance Company in the City of New York New York, New York
A member company of American International Group, Inc.

www.aigeb.com

Policy form numbers: 92451N; 92450N; Rider form numbers: 88011N, 88012N, 88420N, 95101GN, 05290N.

The underwriting risks, financial obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. United States Life is responsible for its own financial condition and contractual obligations. 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 UNITED STATES LIFE
INSURANCE COMPANY IN THE
CITY OF NEW YORK**



THE STRENGTH TO BE THERE.®

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	
Coverage Type	A flexible-premium, adjustable death benefit, endowment at age 95, universal life product issued on a unisex basis
Issue Ages	1-70
Underwriting Classes	Tobacco and Nontobacco
No-Lapse Guarantee	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"> The sum of the monthly guarantee premiums from the start of the 5-year period including the current month, plus Any partial surrenders and any increase in the loan amount since the start of the period.
Guaranteed Interest Rate	4.5%
Minimum Face Amount	\$5,000
Maximum Face Amount	\$250,000
Minimum Premium	<ul style="list-style-type: none"> Dependent Child Ages 1-24: \$3 per week Employee or Spouse: \$3 per week
Loan Provisions	<ul style="list-style-type: none"> Loan amount equals the cash surrender value, minus loans and loan interest to the next anniversary Interest Rate: 8% (credit 6% to loaned amount)
Death Benefit	Offers two death benefit options: <ul style="list-style-type: none"> Option 1 (Level) provides a level death benefit equal to the specified amount Option 2 (Increasing) provides a death benefit equal to the specified amount plus the accumulation value
Riders	<ul style="list-style-type: none"> Foundation Rider: 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 Accidental Death Benefit: Pays an additional death benefit if insured's death is a result of accidental bodily injury; issue ages 0-65 Children's Insurance Benefit: 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 Future Guaranteed Insurability Benefit: Automatically increases the amount of death coverage and monthly guaranteed premium without future evidence of insurability Waiver of Monthly Deduction: Waives monthly cost of insurance and expense charges after the insured has been totally disabled for a period of 6 months
Portable	Yes

Affordable Coverage

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

\$25,000		Cash Value at Age 65	Cash Value After 20 years
Issue Age	Weekly Premium	Guaranteed: 4.5% ²	Nonguaranteed: 4.5%
25	\$3.00	\$8,258	\$2,863
35	4.16	6,348	3,719
45	6.79	5,048	5,048
55	11.53	2,690	5,978

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

\$50,000		Cash Value at Age 65	Cash Value After 20 years
Issue Age	Weekly Premium	Guaranteed: 4.5% ²	Nonguaranteed: 4.5%
25	\$4.90	\$15,118	\$5,185
35	7.63	13,506	7,697
45	12.89	10,611	10,611
55	22.38	5,505	12,656

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

¹ Band 3, Nontobacco rates current as of January 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.

² Values are illustrated using current cost-of-insurance rates and expense charges.