

AIG ROPTerm
MVP™ Insurance



With *AIG ROPTerm MVP™* insurance from American General Life Insurance Company (American General Life), employers can offer their employees solid term life coverage—and a return of all premiums paid at the end of the policy term.¹ For 20 years, *AIG ROPTerm MVP* provides reliable coverage to protect a mortgage, safeguard college savings, or simply ensure that a family's way of life can continue should an income earner pass away.

If the insured outlives the policy term, the company will refund all premiums paid directly to the policy holder.¹ At the end of the term, the employee also has the option of converting his or her *AIG ROPTerm MVP* policy to one of American General Life's permanent life policies without evidence of insurability.

Best of all, *AIG ROPTerm MVP* is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*SM.

Policy Highlights

- Income-tax-free death benefit, according to current federal tax laws, of up to \$150,000
- 20-year level-premium plan
- Simplified underwriting
- Affordable premiums
- Coverage for family members also available
- Convenience of payroll deduction
- Can be converted to permanent life coverage
- Policy stays in force even if the employee retires or changes jobs

For more information on *AIG ROPTerm MVP* insurance, contact your *AIG Employee Benefit Solutions* Representative, Agent or Broker, or visit www.aigeb.com.

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Employee-Paid Plan

Premium Returns

With *AIG ROPTerm MVP* term life insurance from American General Life, employers can offer reliable term coverage that also refunds all premiums paid at the end of the term. The policy provides an income-tax-free death benefit (according to current federal tax laws) of up to \$150,000 for a 20-year term at highly affordable rates.

Employee-Paid Plan Provisions																																													
Coverage Type	An individual worksite voluntary return-of-premium term life insurance plan, only available on a unisex premium basis. Features a level death benefit with fully guaranteed level premiums for the first 20 years, with coverage to expire at age 95.																																												
Minimum Face Amount	\$20,000																																												
Maximum Face Amount	\$150,000; up to \$100,000 for Contingent Guarantee Issue																																												
Issue Ages	18–50																																												
Rate Classification	Unisex only, Tobacco or Nontobacco																																												
Underwriting	Simplified Issue (SI) or Contingent Guarantee Issue (CGI)																																												
Premiums	Premiums are level and fully guaranteed for the first 20 policy years. After the first 20 policy years, fully guaranteed attained age annually renewable term (ART) rates to age 95.																																												
Cash Values²	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> <th>13</th> <th>14</th> <th>15</th> <th>16</th> <th>17</th> <th>18</th> <th>19</th> <th>20</th> <th>21+</th> </tr> </thead> <tbody> <tr> <td>% of Total Premium Paid</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>4</td> <td>7</td> <td>10</td> <td>13</td> <td>17</td> <td>23</td> <td>31</td> <td>38</td> <td>44</td> <td>50</td> <td>60</td> <td>70</td> <td>80</td> <td>90</td> <td>100</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21+	% of Total Premium Paid	0	0	0	0	0	4	7	10	13	17	23	31	38	44	50	60	70	80	90	100	0
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21+																								
% of Total Premium Paid	0	0	0	0	0	4	7	10	13	17	23	31	38	44	50	60	70	80	90	100	0																								
Renewability	The policy may be renewed each year following the end of the level-term period without evidence of insurability.																																												
Conversion Option	Policy can be converted to a permanent, level-premium, level-death-benefit life insurance plan. This option is available until the end of the current 20-year level-premium paying period.																																												
Riders	<ul style="list-style-type: none"> • Accidental Death Benefit Rider: Pays an additional death benefit if the insured's death is a result of accidental bodily injury • Child Rider: Provides term insurance on the eligible children of the insured, up to \$10,000 per child • Waiver of Premium Rider: Waives premiums for the base policy and any attached riders after the insured has been totally disabled continuously for a period of 6 months • Terminal Illness Endorsement: Provides an accelerated death benefit if the insured has been diagnosed with a terminal illness and has been given 12 months or less to live 																																												

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



Employee-Paid Plan

Affordable Coverage

Sample 20-year-term monthly premiums for the Nontobacco rate class:³

Issue Age	\$25,000	\$50,000	\$100,000	\$150,000
25	\$11.54	\$23.07	\$46.15	\$69.22
35	18.12	36.24	72.47	108.71
45	34.80	69.60	139.19	208.79

¹ The cumulative premiums paid on the policy during the level term period (20 years), not including any substandard and rider charges, will be paid to the policy holder at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth policy year, a portion of the cumulative premiums will be returned if the policy holder chooses to surrender the policy.

² If the policy is terminated prior to the 20th year, the policy holder will receive a percentage of total premiums paid, depending on the year of termination.

³ Premium rates current as of March 2006; rates may vary by state. Premiums for other rate classes, ages and payment plans are available. Premium charges will depend on each applicant's evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level and is payable in lump sum, or installments if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause, except suicide within first two policy years. (Death benefit for suicide is limited to the return of premiums paid.)



Products underwritten by:

American General Life Insurance Company Houston, Texas

A member company of American International Group, Inc.

www.aigebs.com

Policy form number: 05003; Rider form numbers: 79002, 79410, 79001, 91401.

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