



Employee benefit
solutions to fit your needs

EMPLOYER
GUIDE

American General
Life Companies

Discover how employee benefits from American General Life Companies (American General) can help give you the edge you need to get — and keep — the employees who will drive your business toward a bright, successful tomorrow.



Get the Right Benefits Package for You

More and more employees are relying on their employers for insurance products that protect themselves and their families. So in the ongoing challenge to attract and retain top-quality talent, organizations that offer attractive benefits packages hold a significant advantage over their competitors.

But how do you balance your employees' need for solid benefits with your need to keep costs under control?

With employee benefit solutions from American General, we can help you build an exceptional benefits plan — just right for you.

In today's competitive business environment, the needs of forward-thinking employers like you go far beyond what the old-fashioned "one size fits all" benefits plan can deliver. You need flexible solutions that can meet your present needs and adapt as those needs change over time.

Maybe you're just starting off and want to begin offering a few employee-paid products. Or maybe you're in a position to offer a complete employer-funded plan. Or maybe you need something in between, a blend of products that can meet both your employees' needs and your budgetary targets.

Whatever your situation, we can help you build a strong benefits plan and provide the support to help you manage your benefits, while limiting the cost and hassles of administration.

Discover the solutions to building a second-to-none benefits plan and enjoy the competitive advantages that only a seasoned market leader can offer:

- Cutting-edge insurance products and services that employees demand — in the most cost-effective way possible.
- Skilled and knowledgeable account executives who will work side-by-side with you and your agent or broker to build a customized plan that fits your needs today, tomorrow and beyond.
- Support for all your administrative functions, including communications, enrollment, record-keeping for beneficiaries and follow-up.
- Peace of mind in knowing that you're in capable hands with one of the industry's leading groups of companies — with over 150 years of experience and origins dating back to 1850.

Your One-Stop Source for Employee Benefits

From cost-effective life insurance to high-performance supplemental medical coverage, we offer more of the products employees demand.

Our broad portfolio of employer-funded and employee-paid benefits is one of the most extensive the market has to offer, including traditional group, as well as individual and group worksite solutions — a one-stop source for your employee benefit needs.

Our products are arranged into four simple categories, each of which addresses a different benefit need:

Supplemental Medical Solutions

You can easily add valuable healthcare products to supplement your group benefits plan. And even if employees pay 100 percent of the premiums, they'll still pay considerably less than they would for coverage obtained elsewhere.

Protection Solutions

When a breadwinner passes away, the financial consequences for his or her family go far beyond medical bills and other final expenses. Those left behind must cope with a significant reduction in household income, which in some cases may force them to sell the family home or tap into college or retirement savings just to get by.

Sufficient life insurance is an essential component of any solid financial plan, and offering life insurance benefits is an excellent way to get the attention of employees who appreciate its value, as well as to educate those who haven't yet realized its importance.

Ancillary Healthcare Solutions

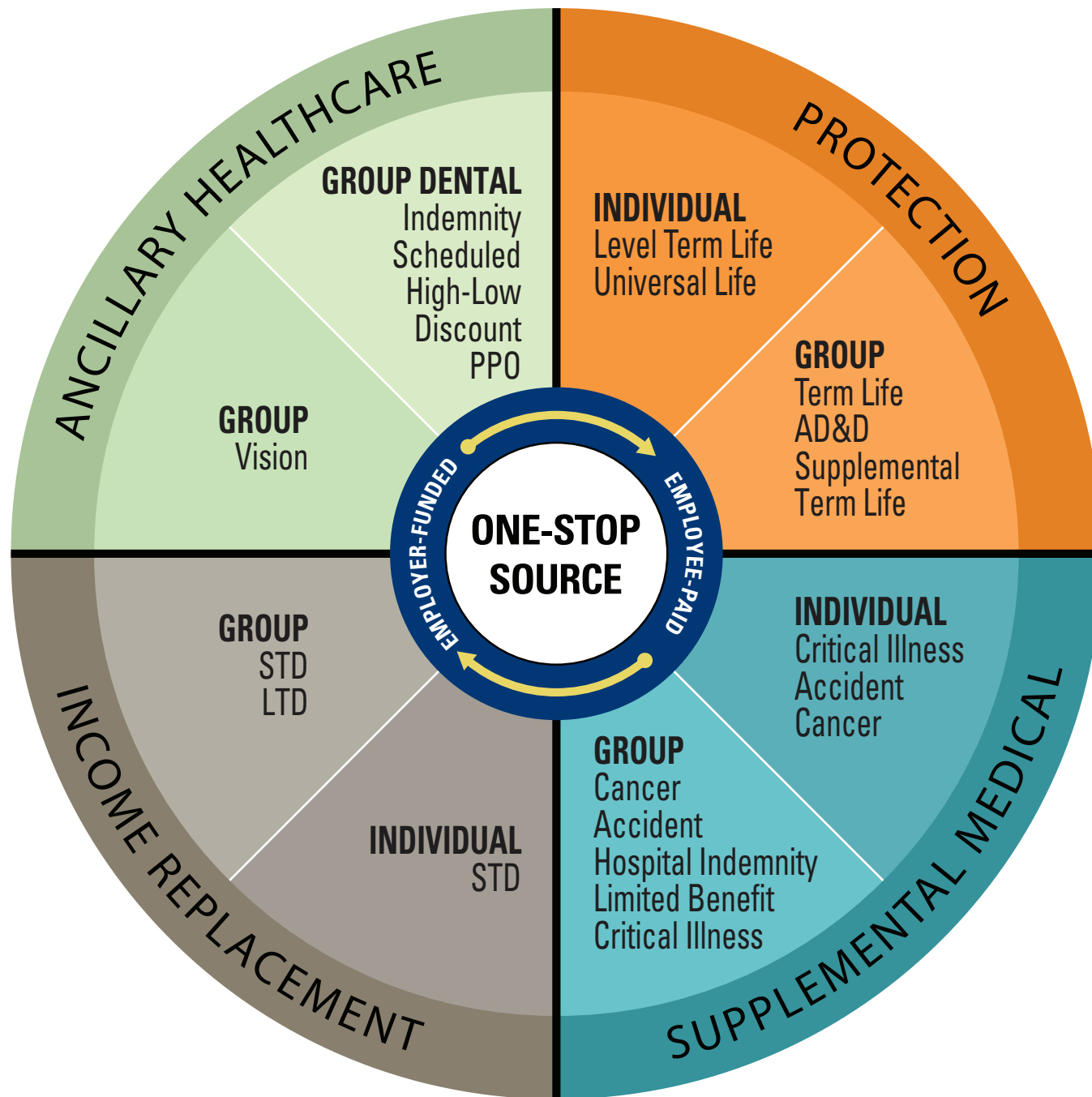
As the costs of dental and vision care continue to climb, many employees are neglecting these essential components of their health — at the risk of encountering serious problems in the future.

By offering ancillary healthcare solutions, you can help employees address the costs of both high-priced procedures and routine maintenance in building a healthier future for themselves and their families. You'll also be helping them prevent future problems, which could mean fewer sick days down the road.

Income Replacement Solutions

Your employees' ability to earn income affects every aspect of their financial lives. Should a disabling illness or injury prevent an employee from working, even for a short period of time, it could create serious financial difficulties — expenses would go up (medical costs and more) while lost wages would cause income to go down.

Disability income insurance is a time-honored method for helping families get through this difficult time.



For more product information, view or download product specification sheets — available online at www.americangeneral.com/employeebenefits.

Pass on the Paperwork

With employee benefit solutions from American General, you'll not only find the solutions to help you stay one step ahead of your employees' needs, you'll find a solid partner who's committed to keeping your paperwork under control and your benefit budgetary goals within reach.

We provide the administrative service and support — from the very first employee communication to ongoing maintenance tasks — so you can stay focused on your business.

Employee Communications

- Eye-catching announcement materials to generate employee interest.
- Materials and brochures that clearly communicate benefits, as well as easy-to-understand communications that emphasize employee needs and education.
- On-site group meetings to explain the benefits and describe the enrollment process for larger groups.
- Multi-cultural enrollment brochures in Spanish and traditional Chinese.

Plan Implementation and Ongoing Services

- Policies issued with welcome kit, policy or certificate, riders and ID cards (if applicable).
- Online services allow you access to billing and payment information, premium remittance, enrollment submission and self administration, such as updates to personal data and adding/deleting employees.
- Online services for employees include viewing dental claim status and eligibility/current coverage, and access to forms.
- Toll-free customer service phone line.

Enrollment Services

- Coordination and delivery of all enrollment processes by your representative.
- Wide range of flexible enrollment methods (face-to-face, call center with multi-lingual capabilities, Web-based or an integrated solution combining the options that work best for your business).
- Custom report site to track enrollment progress, as well as specific reports that provide key enrollment details.
- Setup and maintenance of your payroll deduction system.

A scenic view of a blue canoe on a rocky shore next to a large body of water, with a cliffside in the background. The canoe is positioned in the foreground, partially on the shore. The water is calm and reflects the sky. The cliffside is covered in greenery and has a reddish-brown hue. The sky is blue with a few clouds. The overall scene is peaceful and natural.

**Find out more
about our
commitment to
helping your
business succeed.**

Contact your Agent,
Broker, Employee Benefit
Solutions Representative
or our Tampa Solutions
Center (877-672-1648).

Or visit us online at
[americangeneral.com/
employeebenefits](http://americangeneral.com/employeebenefits).

About American General¹

American General has been protecting families and businesses for more than 150 years.

- American General's companies are collectively the top issuers of insurance by face amount in the U.S. and an industry leader in its core businesses.
- American General's companies are closely regulated by state insurance departments, with ample reserves and capital to meet the long-term obligations to policy holders.
- American General's companies have more than 11.6 million policies in force, as of 12/31/07.²

- American General stands ready to pay claims, making on average \$24 million in claim payments every single business day.³
- Over the past five years, American General's companies have paid out \$17.5 billion in benefits to 1.6 million families and businesses.⁴
- The general account of each insurer is primarily invested in high-quality, investment-grade bonds, in accordance with state insurance requirements and investment guidelines.

- The most prominent independent ratings agencies continue to recognize American General insurers in terms of insurer financial strength. For detailed information on specific insurer ratings, visit www.americangeneral.com/ratings.

¹ Information regarding American General is for informational purposes only.

² Source: Statutory Annual Statements for the Domestic Life Companies, 2007.

³ Source: Statutory Annual Statements for the Domestic Life Companies, as of June 30, 2008.

⁴ Source: Statutory Annual Statements for the Domestic Life Companies, 2003 – 2007.

www.americangeneral.com/employeebenefits

Employee Benefit Solutions is a division of American General Life Companies. 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.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

Distributing products issued by AIG Life Insurance Company, American General Life Insurance Company, American International Life Assurance Company of New York and The United States Life Insurance Company in the City of New York (United States Life). Products may not be available in all states.

American International Life Assurance Company of New York and United States Life are authorized to do an insurance business in New York.

© 2009. All rights reserved.

06675006-1335 R04/09