



Group Term Life and AD&D Insurance

Financial security for you and your family

For the employees of
GTN Technical Staffing



Policies issued by:
American General Life Insurance Company
The United States Life Insurance Company in the City of New York
Employer-funded

Why Group Term Life and AD&D Insurance?

Group Term Life and AD&D insurance is provided to you by your employer at absolutely no cost to you.

Your employer recognizes the importance of providing quality benefits, and has taken care to provide sound insurance options to help protect you and your family.

How Does Group Term Life and AD&D Insurance Work?

You can enjoy greater peace of mind knowing that if something were to happen to you that significantly impacted your family's financial well-being, the Group Term Life and AD&D insurance policy would deliver a lump-sum payment to your family to cover final expenses, supplement college or retirement savings, or simply allow them to maintain their lifestyle.

What Can Group Term Life and AD&D Insurance Offer Me?

Added Security

- The AD&D benefit covers death or injuries on or off the job, 24 hours a day, 365 days a year.
- Accelerated death benefit — allows you to receive a portion of your benefit while you are still alive if you are diagnosed with a terminal illness, cognitive impairment, or are unable to perform one (or more) Activities of Daily Living (ADL).
- Should your employment end, you have an option to convert coverage to a whole life policy, without any health questions.

Financial Advantages

- Typically, income-tax-free death benefit (according to federal tax laws).

Additional Benefits

- Instant Access Account¹
 - Personal checking account established in your beneficiary's name.
 - Allows beneficiaries to access death benefits immediately with the convenience of a checkbook.
 - Earns interest from the date the account is established.
 - Beneficiaries will have peace of mind knowing they will not be rushed to make financial decisions.
 - Enables your family to withdraw funds in small amounts (\$250 or more) or all at once.
 - Makes it easier to cover immediate expenses.
 - Provides monthly statements to help your loved ones keep track of their benefits and charges no service or monthly fees.
- AD&D
 - Seat belt benefit — pays up to an additional \$10,000.
 - Airbag benefit — pays up to an additional \$10,000 for having factory-installed airbags.
 - Benefits are payable for losses that occur within 365 days after a covered accident, due to exposure to natural elements and for a disappearance following a covered accident.
 - An enhanced dismemberment schedule pays the following percentages of principal amount:
 - o Both hands or both feet — 100%
 - o Sight of both eyes — 100%
 - o One hand and one foot — 100%
 - o One hand and the sight of one eye — 100%
 - o One foot and the sight of one eye — 100%
 - o One hand or one foot — 50%
 - o Sight of one eye — 50%

Did You Know?

Three in 10 American households (35 million) are uninsured and half say they need more life insurance.²

Group Term Life and AD&D Insurance

Life and accidental death and dismemberment insurance can provide the funds you and your family may need to continue an established lifestyle without your income. Following is an overview of Group Term Life and AD&D benefits. See the certificate for details regarding benefit descriptions, limitations and exclusions.

Benefits at a Glance

Plan Features	Plan Details
Employee Eligibility	Active, full-time employees who work 30 hours or more per week
Employee Life Amount	\$15,000
Employee AD&D Coverage	Same as Employee Life Amount
Employee Guarantee Issue	\$15,000
Age Reduction	Coverage will reduce by 35 percent at age 65 and 50 percent at age 70
Waiver of Premium	If you become totally disabled (as defined in your policy) before age 65 and are no longer able to work, your life premium payments will be waived during the period of disability
Accelerated Death Benefit	Allows you to receive a portion, 75 percent up to \$250,000 of your life insurance funds, before death, if diagnosed with one or more qualifying conditions
Conversion Privilege	Included
Seatbelt and Airbag Benefit	Included, up to \$10,000
Included Services ¹	Instant Access Account, AIG Benefits Travel Assist

Limitations and Exclusions

(state variations may apply)

Term Life (Employer-Funded) 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.

AD&D Plans

No benefit will be payable under the policy for an insured's loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Suicide or any attempt at intentionally self-inflicted injury.
- Sickness, disease or infections of any kind, except bacterial infections.
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation on a regular schedule between established airports, if the insured is:
 - Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.
 - Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft.
 - Riding as a passenger in an aircraft owned, leased or operated by the policyholder or by the policyholder's employer.

- Declared or undeclared war, or any act of declared or undeclared war.
 - Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned rate for any period for which the insured is not covered due to his or her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
 - The insured person being under the influence of drugs or alcohol or voluntary intake of poison, drugs, gas or fumes, unless taken under the advice of a physician.
 - The insured person's commission of or attempt to commit a crime.
- Note:** Exclusions may change based on the plan provisions included in your plan. See the group policy for full and complete details.

1. Not an insurance product and may not be available in all states.

2. Facts from LIMRA. www.limra.com, September 2012.

Policies issued by:

American General Life Insurance Company

Houston, Texas

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 and C11960NY

www.aigbenefits.com

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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.

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