

AIG Group Long-Term Disability Insurance (Employer Funded)

BENEFIT SNAPSHOT	
All employees	Option 1
Takeover	No
Elimination Period	90 days
Benefit Percentage	60%
Maximum Monthly Benefit	\$6000
Regular Occupation Period	24 months
Benefit Duration	Age 65 (ADEA1)
Contribution	Non-Contributory
Integration	Primary and family
Rate Guarantee	24 months
Regular Occupation	Regular Occupation
Minimum Monthly Benefit	Greater of \$100 or 10% GMB
Pre-existing Condition Limitation	3/12
Cost of Living Adjustment (COLA)	None
COLA Adjustments	None
Maximum Capacity	Excluded
Rehabilitation Program	Yes
Self-Reported Condition Limitation	24 months following elimination period
Work Incentive Benefit	12 months
Partial Disability Benefit	Proportionate Loss
Catastrophic Disability Additional Benefit	Excluded
Catastrophic Benefit Duration (when included)	None
Conversion Privilege	Not included
Minimum Indemnity	Excluded
FMLA Family Care Benefit	None
Survivor Benefit	3X monthly benefit
Mental/Nervous & Drug/Alcohol Limitation	M/N & D/A 24 months
Mental/Nervous & Drug/Alcohol Benefit	Lifetime
Definition of Disability	Residual
Paid under Section 125	No
Participation Percentage	85%
Percent of Pre-tax premium paid by employee	0%

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