



February 1, 2012

Introducing ProtectPakSM

Great news! We're pleased to announce ProtectPakSM, our new voluntary solution for today's market.

ProtectPak provides your clients and their employees with a choice of benefits that meets their individual needs and budgets — all for one rate regardless of age.

ProtectPak SM 3	ProtectPak SM 4	ProtectPak SM 5
Provides coverage for: <ul style="list-style-type: none">▪ Term Life▪ Accident▪ Critical Illness	Provides coverage for: <ul style="list-style-type: none">▪ Term Life▪ Accident▪ Critical Illness▪ Short-Term Disability	Provides coverage for: <ul style="list-style-type: none">▪ Term Life▪ Accident▪ Critical Illness▪ Short-Term Disability▪ Vision

Plan Availability

ProtectPak is available in all states except California, Connecticut, Florida, Georgia, Hawaii, Massachusetts, Minnesota, Montana, New Jersey, New York, Vermont and Washington. These states are being addressed. Once approved, you will be advised of availability.

Compensation

ProtectPak offers you a choice of commissions:

- Standard commissions - Term life, short-term disability and vision will be paid according to the standard published commission schedule. Commissions for accident and critical illness will be heaped at the percentage indicated in your worksite commission schedule.
- Flat/level commissions - Term life, short-term disability and vision will be paid at a flat 20 percent. Accident and critical illness will be paid at a level commission based on the flat percentage indicated in your worksite commission schedule.

Find out more about how you can help your client build a strong benefits plan.

- [View ProtectPak sitelet.](#)
- Contact your Brown & Brown account manager

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Number C22438, G-DIS-41000, G-LAD-40000, GCI50001, N20000

www.americangeneral.com/employeebenefits

AIG Benefit Solutions® is the marketing name for the domestic benefits division of American International Group, Inc.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware are its responsibility. American General Life Insurance Company of Delaware does not solicit business in the state of New York. Policies are not available in all states.

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.

For critical illness, comprehensive medical coverage may be required in some states in order to apply for or maintain this coverage.

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