



January 19, 2012

Dear Producer,

I'm pleased to share with you, as one of our key distribution partners, that American General Benefit Solutions, the group benefits division of American General Life Companies, and Chartis Corporate Benefits, a division of Chartis Accident and Health, have merged into one unified benefits organization.

Our unified benefits organization will be known as **AIG Benefit Solutions**.

This is significant in that our combined resources, product portfolios and expertise will be available to better meet your needs and the needs of your clients. In addition, it allows us to leverage the strong brands, long-standing relationships and solid reputations of both Chartis and American General to meet your clients' benefits needs.

I have attached a grid that lists products and resources available through our new organization. Although we are still in the process of merging our operations, our combined portfolio and resources are available to meet your needs immediately, and we can work with you to develop a benefits offering that provides a wide range of solutions to your clients at competitive rates.

Click here to view the [AIG Benefit Solutions Product Grid](#)

Rest assured that the business you are doing with us now will continue as usual, with the added advantage of additional products and resources available if needed to make you more competitive.

Here are some of the advantages offered by AIG Benefit Solutions:

- **Broader Product Portfolio** - This merger creates one organization with one of the broadest group-benefit product and service offerings in the market. This includes a full spectrum of employer-funded group products and voluntary/worksites offerings for employees, a wide range of products for the affinity group market, and plans designed to help protect companies that self-fund their healthcare benefits. We can offer a wide range of solutions you can use to design competitive and affordable benefit programs that meet today's challenges and differentiate you within the marketplace.
- **Simplified Sales Process** - We'll make it easier for you to do business with us by providing you with a single sales representative who will be responsible for managing your RFP submissions for all products of our combined organization. This point person will draw upon product experts, as needed, to deliver a coordinated solution for you.
- **Expanded Resources and Support** - Through the merger, we will draw resources from the units that are being combined. This will provide additional coverage for you in

terms of sales, underwriting, service and other areas in our markets across the nation.

- **Widespread recognition** - As a recognizable part of the AIG family, our products and services will be available through one of the world's largest and well-known insurers. There are very good stories to tell about AIG's recovery. In January 2011, AIG repaid its obligations to the Federal Reserve and entered an agreement with the Treasury Department designed to repay the American taxpayers at a profit. Our affiliation as AIG Benefit Solutions will inspire confidence and enthusiasm in our products and services.

We have solidified our leadership and structure, and we are now in the second phase of our integration, which includes launching our AIG brand, and optimizing our internal integration and processes.

Also, in the next few days we will announce our plans for the new organization to our policyholders, plan administrators and the industry trades. Please note: existing policies and business written with American General or Chartis Insurance will not be affected.

We're truly excited about the opportunities to serve you that are available through AIG Benefit Solutions, and we understand that your satisfaction will play a critical role in our success.

Sincerely,



Curt Olson  
President and CEO  
AIG Benefit Solutions

AIG Benefit Solutions is the marketing name for the domestic group benefits division of American International Group, Inc. Underwriting risks, financial and contractual obligations, and support functions associated with products marketed by AIG Benefit Solutions are the responsibility of the underwriting companies, which include American General Life Insurance Company of Delaware\* (Wilmington, DE), American General Assurance Company\* (Schaumburg, IL), American General Indemnity Company\* (Omaha, NE), American General Life Insurance Company\* (Houston, TX), The United States Life Insurance Company in the City of New York (New York, NY) and National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. \*These companies do not solicit business in New York.

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