AIG provides financial institutions a suite of solutions to customize and tailor to their specific needs. Coupled with our world class claims and engineering support, we offer innovative products and services to clients that assist them in not just handling, but in proactively managing risk.

Increasing complexity resulting from consolidation and vertical integration of financial institutions, various instances of alleged malfeasance by industry participants, and a steady increase in frequency and severity of claims have brought urgency and intricacy to risk management for financial institutions.

We leverage our creativity and in-depth understanding of market trends to create products that address the needs of financial institutions including management and professional liability insurance, fidelity bonds, environmental insurance, captive surety bonds, and other specialty coverages.
AIG: BRINGING ON TOMORROW

OVERVIEW

WHO WE ARE

• AIG is a leader in property casualty insurance, life insurance and retirement services, and mortgage insurance.
• We are a network of over 63,000 people in more than 130 countries.
• We serve more than 88 million customers around the globe.
• As the #1 commercial property casualty insurance organization in the U.S. and Canada, we do business with 98% of the Fortune 500, 96% of the Fortune 1000, 90% of the Fortune Global 500, and 40% of the Forbes 400 Richest Americans.

HOW WE BRING ON TOMORROW

• We collaborate.
• We take on problems big and small.
• We do more than just insure the future, we help create it.
• We make global mean local anywhere.
• We turn data into meaningful insight to share with others.
### AIG: FINANCIAL HIGHLIGHTS

#### Fourth Quarter ($ in millions, except per share amounts)

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>Inc. (Dec.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>$17,169</td>
<td>$17,346</td>
<td>1%</td>
</tr>
<tr>
<td>Net income attributable to AIG</td>
<td>($3,958)</td>
<td>$1,978</td>
<td>NM</td>
</tr>
<tr>
<td>Diluted earnings per common share:</td>
<td>($2.68)</td>
<td>$1.34</td>
<td>NM</td>
</tr>
<tr>
<td>ROE, Ex. AOCI(1)</td>
<td></td>
<td>NM</td>
<td>8.5%</td>
</tr>
<tr>
<td>After-tax operating income attributable to AIG</td>
<td>$290</td>
<td>$1,704</td>
<td>488%</td>
</tr>
<tr>
<td>After-tax operating income attributable to AIG per common share</td>
<td>$0.20</td>
<td>$1.15</td>
<td>475%</td>
</tr>
<tr>
<td>ROE – After-tax operating income(2)</td>
<td>1.3%</td>
<td>7.3%</td>
<td></td>
</tr>
<tr>
<td>Book value per common share</td>
<td>$66.38</td>
<td>$68.62</td>
<td>3%</td>
</tr>
<tr>
<td>Book value per common share - Ex. AOCI</td>
<td>$57.87</td>
<td>$64.28</td>
<td>11%</td>
</tr>
</tbody>
</table>

(1) Computed as Annualized Net income (loss) attributable to AIG divided by Average AIG Shareholders’ equity, excluding AOCI.

(2) Computed as Annualized After-tax operating income divided by Average AIG Shareholders’ equity, excluding AOCI.
WHO WE ARE: FINANCIAL INSTITUTIONS

• AIG’s industry practice groups are integrated, industry-specific service platforms focused on enhancing value to our customers.
• We work hard to do “it” better; better programs, smarter insight, greater quality service, safer work environments.
• By developing close relationships with our customers, industry partners, and trade associations, we can best understand industry needs and deploy resources where they are needed most and on the issues that matter most.

HOW WE BRING ON TOMORROW

• We develop new products in collaboration with our customers.
• We provide:
  – Specialized engineering services to reduce our customers’ exposures to risk
  – Responsive claims care for when it matters most
  – Dedicated resources for greater transactional efficiency
  – Industry partnerships for greater insight
  – 360˚ feedback for service improvement
• We continuously conduct industry research to stay ahead of the curve.
• We focus on education to foster learning from one another.
PROTECTING YOUR EXECUTIVES AND BOARD MEMBERS

**WHAT WE PROVIDE**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>PortfolioSelect℠</td>
<td>Executive Edge℠ D&amp;O Liability for Private Companies</td>
<td>Side-A D&amp;O Liability</td>
<td>Representations and Warranty Insurance</td>
<td>Employment Edge℠</td>
</tr>
</tbody>
</table>

- Delivers a flexible and efficient insurance solution where clients can combine Management Liability, Cyber Liability, and specific Professional Liability coverages to fit their individual needs, conveniently delivered in one policy.
- Cutting edge management liability protection to respond to the personal risk directors and officers of both publicly-held or privately-held companies now face due to the financial scandals, changes in the law, and the credit crisis.
- Side-A D&O liability insurance provides directors and officers with an additional level of defense to protect their personal assets as a result of adverse litigation. Companies can purchase up to $100 million in Side-A coverage.
- Insurance for both buyers and sellers involved in mergers, acquisitions, divestitures, or other business transactions offering protection from financial loss due to inaccuracies in representations and warranties.
- Assists employers in mitigating this increase in risk with value-added services that go well beyond the typical scope of protection. Employment Edge policyholders receive the valuable tools they need to successfully adapt to the changing landscape of employers’ liability exposure.

*Available on PortfolioSelect

*Available on PortfolioSelect
PROTECTING YOUR EXECUTIVES AND BOARD MEMBERS

WHAT WE PROVIDE

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<thead>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>EPL Pak® Premier</strong></td>
<td><strong>Financial Institutions Bonds</strong></td>
<td><strong>Fiduciary Liability Insurance Edge®</strong></td>
<td><strong>Passport for Directors and Officers</strong></td>
<td><strong>eDiscovery Solutions</strong></td>
</tr>
<tr>
<td>Policyholders are provided with a unique advantage of industry-leading loss prevention offerings. The suite is a combination of training, loss control, and risk management tools designed to help our clients manage employment practices risks.</td>
<td>Four different bonds tailored to protect a broad range of financial institutions in the event of a loss of property or assets due to employee dishonesty, forgery, theft on premises, among other things.</td>
<td>Protection for directors, officers, employees, and employers who are alleged to have breached their fiduciary duty or made mistakes in the management or administration of employee retirement and benefit plans.</td>
<td>Offers an efficient way for multinationals to secure D&amp;O liability insurance aligned with local laws, regulations, and customs worldwide.</td>
<td>A value-added program which offers certain policyholders the advantages of assisting with the creation of an e-discovery plan before litigation commences and the development of cost effective strategies to address e-discovery when a claim arises.</td>
</tr>
</tbody>
</table>

*Available on PortfolioSelect*
### WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Bankers’ Professional Liability Insurance</th>
<th>Employed Lawyers Professional Liability Insurance</th>
<th>Insurance Company Professional Liability Insurance</th>
<th>Investment Management Insurance</th>
<th>Professional and Management Liability for Private Equity and Venture Capital Firms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bankers’ Professional Edge&lt;sup&gt;SM&lt;/sup&gt;</td>
<td>Corporate Counsel Premier&lt;sup&gt;SM&lt;/sup&gt;</td>
<td>Insurance Company Professional Edge&lt;sup&gt;SM&lt;/sup&gt;</td>
<td>Investment Management Insurance Edge&lt;sup&gt;SM&lt;/sup&gt;</td>
<td>Private Equity Professional Edge&lt;sup&gt;SM&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

Professional liability insurance for banking and non-bank lending institutions protects the institution and its directors, officers, and employees against claims alleging negligent acts or errors or omissions in the rendering of (or failure to render) professional services to third parties.

*Available on PortfolioSelect

Lawyers professional liability coverage providing protection to general counsel and other in-house attorneys employed by public and private companies.

*Available on PortfolioSelect

Professional liability coverage to protect insurance companies (and any insurance company subsidiary thereof), and their past or present directors, officers, and employees for claims alleging failure to render professional services or negligence in rendering those services.

*Available on PortfolioSelect

Advisers and funds can obtain the precise protection they need for the risks they face. From investment adviser professional liability and management liability to fund professional and management liability, advisers and funds can secure the multi-faceted protection they specifically need to focus on the regions they operate in.

Comprehensive coverage to protect private equity and venture capital firms against the full spectrum of professional and management liability risks.
# Preparing and Mitigating a Cyber Breach

## What We Provide

### End-to-End Cyber Risk Management Solutions

- **CyberEdge**:
  - Provides insureds with an end-to-end risk management solution to stay ahead of the curve of cyber risk. From our innovative loss prevention tools to educate and potentially prevent a breach to the services of our CyberEdge Breach Resolution Team if a breach does occur, insureds receive responsive guidance every step of the way.
  - Key coverage advantages:
    - Security and privacy liability
    - Event management insurance
    - Network business interruption
    - Cyber extortion insurance
    - Cyber media insurance

- **AutoShun**: Provides qualified clients with leading edge intelligence that isolates and shuns bad IP addresses, preventing them from entering and exiting a company’s network. With millions of known “bad” actors constantly updated on the current shun list, AutoShun’s technology identifies and blocks the largest sources for malware, crimeware, and fraud.

- **CyberEdge RiskTool**: Available on PortfolioSelect

<table>
<thead>
<tr>
<th>CyberEdge Mobile App</th>
<th>AutoShun</th>
<th>CyberEdge RiskTool</th>
</tr>
</thead>
<tbody>
<tr>
<td>CyberEdge ©</td>
<td>CyberEdge ©</td>
<td>CyberEdge ©</td>
</tr>
</tbody>
</table>

CyberEdge Mobile App:

- Combines the latest cyber breaches, news, opinion, and risk analysis users want at their fingertips. With a sleek look and many features globalized, the app is the first-of-its-kind.

CyberEdge RiskTool:

- A single, web-based platform that helps clients streamline the risk management process. The platform’s content is highly customizable and can be tailored specifically to meet a number of risk management needs.

  - Risk management modules include:
    - Security
    - Training
    - Compliance

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## Endnotes

*Available on PortfolioSelect*
MANAGING A CRISIS

WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Reputational Risk Insurance</th>
<th>Kidnap, Ransom, &amp; Extortion Insurance</th>
<th>Excess Crisis Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ReputationGuard®</td>
<td>CrisisSolution®</td>
<td>CrisisResponse®</td>
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<tr>
<td></td>
<td></td>
<td>CrisisResponse XS</td>
</tr>
</tbody>
</table>

Innovative insurance protection and access to world class communications experts to help companies cope with reputation threats and negative publicity.

Protects organizations against the financial loss that can arise when an employee is seized or detained for ransom or in the face of extortion. Backed by unparalleled consultant, medical, and emergency travel assistance services, we lend organizations the experience and resources typically not provided in-house to manage and resolve these incidents successfully.

Included with commercial umbrella products from Excess Casualty, CrisisResponse® provides immediate access to the funds and professional support needed to expedite recovery in the event of a potentially catastrophic casualty crisis.

*Available on PortfolioSelect
PROTECTING YOUR PEOPLE AND YOUR PRODUCTS, BOTH HERE AND ABROAD

WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Workers’ Compensation</th>
<th>Political Risk Insurance</th>
<th>Travel Insurance</th>
<th>Commercial Transportation Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers’ Compensation</td>
<td>Political Risk Insurance</td>
<td>Travel Guard for Businesses</td>
<td>Commercial Transportation Insurance</td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td>Political Risk Insurance</td>
<td>Travel Guard for Individuals</td>
<td>Commercial Transportation Insurance</td>
</tr>
</tbody>
</table>

Provides wage loss and medical benefits to workers injured in the course and scope of employment. Our workers’ compensation programs combine insurance with expert loss control, safety engineering, and claims management aimed at improving loss experience and protecting employees. We provide superior underwriting and program design backed by one of the most robust claims operations and network of expertise in loss prevention.

Provides the protection investors and financial institutions need to safeguard their investments in overseas markets against unpredictable losses due to specified political risk perils. With the ability to purchase non-cancellable policies for a number of consecutive policy terms, companies receive the long-term security they need at a predetermined cost. We provide financial institutions and investors the flexibility to structure coverage to meet their unique exposures.

Works with marquee clients worldwide to provide customized travel insurance plans, emergency travel services, travel medical assistance, concierge, and customized call center solutions for their employees and customers. Travel Guard also offers over 20 travel products for individuals ranging from our most popular all-inclusive plans, to rental car and flight insurance plans.

Commercial auto, truck, and fleet coverage, helping clients reduce their exposures to accidents – and aid recovery afterward. High capacity and a strong commitment to the commercial transportation marketplace; expert underwriters, dedicated commercial fleet claims adjusters, and loss prevention specialists to create driver safety programs and provide recommendations regarding vehicle maintenance and telematics.
PROTECTING YOUR PEOPLE AND YOUR PRODUCTS, BOTH HERE AND ABROAD

**WHAT WE PROVIDE**

<table>
<thead>
<tr>
<th>Commercial Umbrella Insurance</th>
<th>Excess Liability</th>
<th>Foreign Casualty</th>
<th>General Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Umbrella Liability</td>
<td>Excess Liability</td>
<td>WorldRisk Foreign Commercial Package</td>
<td>Primary Casualty for Commercial Accounts</td>
</tr>
<tr>
<td>Umbrella Prime</td>
<td>Excess Casualty Insurance</td>
<td>Foreign Voluntary Compensation</td>
<td>Primary Casualty for National Accounts</td>
</tr>
<tr>
<td></td>
<td>Cat Excess Liability</td>
<td>Foreign General Liability</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Foreign Commercial Automobile Liability</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>CrisisResponse® Coverage</td>
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<tr>
<td></td>
<td></td>
<td>Travel Assistance Services</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Foreign Exposure Guide</td>
<td></td>
</tr>
</tbody>
</table>

Customized commercial umbrella solutions designed to minimize the potential for dangerous coverage gaps and inconsistencies between layers of coverage for companies of varying sizes.

Casualty coverage solutions to protect businesses against potentially catastrophic losses. With high capacity and exceptional program design flexibility, we build strong, unified towers of liability protection in an attempt to meet the sophisticated needs of major corporate clients.

Casualty insurance and service solutions to assist U.S. based organizations mitigate the increased risk to their people, products, and locations when deciding to conduct business overseas.

Designed to protect businesses from the costs of accidents, injuries, and property damage sustained by third parties. Companies of all sizes need sound protection against these traditional exposures, as well as more complex exposures such as product liability, advertising injury, and reputation damage.
WHAT WE PROVIDE

Clients can access capacity with limits up to $1.5 billion for world class business and broad comprehensive property damage and business interruption coverage that can be customized for specific client needs including a full range of ancillary coverages. Natural catastrophe coverage is available for critical and non-critical earthquake, flood, and windstorm perils. Coverage can be provided on a risk transfer or risk management basis using a client’s captive or a combination of both. Our client service process provides the framework for client engagement, setting agreed client objectives and a plan of action, and delivering our loss prevention engineering services that add value including support of client risk improvement efforts.

Key Coverage Advantages:

- Terrorism insurance; U.S. and Global
- Basel-compliant insurance
- Insurance on loan and finance portfolios (i.e. mortgage impairment insurance, contingent insurance of financings/leases)
- Financially distressed property insurance
- Lender-placed insurance
- Insurance specific to trust administration requirements
- Risk financing solutions

- Lender-based insurance solutions
- Lease enhancement insurance
- Tax credit insurance
- ‘Upgrade to green – builder’s risk’ (Addressing the risk specific to ‘green’ construction/renovation)
- Insurance on non-conforming commercial and residential properties (i.e. ‘zoning restriction protector insurance’ for developers and lenders)
## BETTER MANAGING YOUR RECEIVABLES PROFILE

### WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Global Limits Manager</th>
<th>Trade Credit Insurance</th>
<th>Trade Finance</th>
<th>Trade Credit Multinational Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Global Limits Manager</strong></td>
<td><strong>A leading web-based credit management tool designed to set, manage, and monitor customer credit limits and ease policy administration using live sales ledger data, supplemented where necessary with status agency data. Global Limits Manager provides a powerful insight to trade receivables risk portfolio and is used by a wide range of multinational corporations.</strong></td>
<td><strong>Non-cancellable limits; A full menu of trade credit insurance options is available for financial institutions engaged in the non-recourse financing of domestic and/or foreign trade receivables.</strong></td>
<td><strong>Non-cancellable limits; Global accounts receivable insurance with local policy issuance for foreign subsidiaries wrapped by a Controlled Master Program (CMP) provides integrated coverage for insolvency, protracted default and currency transfer risk on your global accounts receivable asset.</strong></td>
</tr>
<tr>
<td><strong>Global Limits Manager</strong></td>
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**Global Limits Manager**

A leading web-based credit management tool designed to set, manage, and monitor customer credit limits and ease policy administration using live sales ledger data, supplemented where necessary with status agency data. Global Limits Manager provides a powerful insight to trade receivables risk portfolio and is used by a wide range of multinational corporations.

**Trade Credit Insurance**

Non-cancellable limits; A full menu of trade credit insurance options is available for financial institutions engaged in the non-recourse financing of domestic and/or foreign trade receivables.

**Trade Finance**

Non-cancellable limits; Trade Finance harnesses the rating strength of a major insurer to deliver capital efficient Basel III solutions for banks, providing better access to finance for corporations unlocking the strength of their trade receivables. It can increase the level of funding available to clients at potentially lower all-in funding costs. It can also be used to help protect clients' balance sheets against catastrophic risk as well as improve credit management and treasury functions.

**Trade Credit Multinational Programs**

Non-cancellable limits; Global accounts receivable insurance with local policy issuance for foreign subsidiaries wrapped by a Controlled Master Program (CMP) provides integrated coverage for insolvency, protracted default and currency transfer risk on your global accounts receivable asset.
PROTECTING YOUR PROJECTS

WHAT WE PROVIDE

Surety Programs

Surety

Protection, both public and private, against contractors and service provider’s inability to fulfill contractual obligations, usually as the result of financial failure or technical problems.
PROTECTING YOUR AIRCRAFT AND AIRCRAFT TRAVEL

WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Light Aviation Division</th>
<th>Corporate Aircraft Coverage</th>
<th>Commercial/Charters Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provides insurance and risk solutions for a wide array of light general aviation risks, including owned and non-owned aircrafts, individual aircraft owners and operators, certain classes of commercial business and non-air-carrier served airports, and aerial applicators.</td>
<td>Provides comprehensive programs and coverages to serve the needs of business aircraft of almost all types – from individual operators to the world’s largest corporate fleets to management company/charter fleets. We have the product flexibility to support corporate flight operations worldwide.</td>
<td>Provides insurance solutions for a wide range of commercial aviation operations, including rental and charter/air taxi operators, among others.</td>
</tr>
</tbody>
</table>
MANAGING ENVIRONMENTAL LIABILITY IN YOUR PORTFOLIO

WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Pollution Legal Liability</th>
<th>Commercial Real Estate Pollution Legal Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pollution Legal Liability (PLL) Select®</td>
<td>Pollution Legal Liability (PLL) Real Estate®</td>
</tr>
</tbody>
</table>

Customizable policy form designed to manage the environmental risks associated with site liability, waste treatment and disposal, miscellaneous contracting operations, transportation and/or business interruption. Ideal for a wide variety of clients including real estate and transactional.

Comprehensive insurance solution tailored to the unique environmental pollution risks faced by the owning or operating or commercial real estate.
AIG PRODUCT AND SERVICE OFFERINGS

MANAGING UNIQUE RISKS WITH NON-TRADITIONAL SOLUTIONS

What Global Risk Solutions provides:

<table>
<thead>
<tr>
<th>Global Fronting</th>
<th>Alternative Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programs are flexible efficient structures that insure virtually all types of risk throughout the world while enabling clients to retain some or all of the risk by transferring it to a captive, rent-a-captive, fully funded structure, or indemnity program. • Principal motivation is to create a compliant insurance program allowing an insured to assume substantial risk while accessing the policy administration, claims handling, and reporting services of a traditional insurance company.</td>
<td>Customized, innovative programs that insure complex or unusual risks that are difficult to insure in the conventional insurance or financial markets. These programs combine structuring and risk transfer in blended structures, customized risk transfer programs, and buyouts. • Principal motivation is to mitigate challenging risks that are either not addressed or addressed inadequately by traditional insurance or financial markets.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Captive Management</th>
<th>Breakthrough Innovation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provides a complete range of captive management and consulting services regarding the feasibility, structuring, formation, and overall management of captives. • Principal motivation is to seek guidance on the suitability and structure of a captive solution, and to obtain ongoing captive management services.</td>
<td>Involves the development and launch of new products and services not currently available in the insurance market. • Principal motivation of target markets is to mitigate challenging risks that are either not addressed or addressed inadequately by traditional insurance or financial markets.</td>
</tr>
</tbody>
</table>
PROTECTING LIFESTYLES TODAY AND TOMORROW

HIGH NET WORTH INDIVIDUALS

As a Private Client Group client, we work with the insured and their agent to create a flexible, customized package for their needs. Protection is augmented with distinctive services including loss prevention consultations at their home, art collection management, and unparalleled personal attention at claim time.

<table>
<thead>
<tr>
<th>For the Home</th>
<th>On the Road</th>
<th>On the Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rely on sound protection from a broad array of circumstances, including industry-leading coverage for water damage. If a total loss occurs, policyholders can rebuild their home to match its exceptional quality, even if doing so is in excess of the policy limit. Supplemental coverage options allow policyholders to tailor coverages to reflect what matters to them.</td>
<td>Policyholders can insure all of their vehicles on one policy. We provide for repairs with original manufacturers’ parts, choice of repair shop, and the ability to rent a comparable vehicle while the client’s is being repaired or replaced. Additional features include high deductible options, agreed value provisions, and generous coverage for newly acquired vehicles.</td>
<td>We offer comprehensive insurance for a wide range of vessels, from small boats to super yachts. Our size and strength enable us to offer high limits of property and liability coverage.</td>
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</table>

<table>
<thead>
<tr>
<th>For Collections</th>
<th>Personal Excess Liability Protection</th>
<th>Private Kidnap &amp; Ransom Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whatever a policyholder collects — the fine art, jewelry, wine, antiques, memorabilia, or other precious items — we provide precise protection from fire, theft, flooding, natural disasters, and breakage. Worldwide coverage allows the client to transport pieces and acquire new items abroad without concern.</td>
<td>Our personal excess liability insurance offers broad, worldwide protection and policyholders can select up to $100 million in coverage. They also have the freedom to choose legal representation from a national panel of leading defense specialists.</td>
<td>Comprehensive package of both insurance and service protection to respond to crisis events whether traveling the globe for business opportunities, vacationing, or establishing a residence overseas.</td>
</tr>
</tbody>
</table>
AIG PRODUCT AND SERVICE OFFERINGS

PROTECTING LIFESTYLES TODAY AND TOMORROW

LIFE AND RETIREMENT

As one of the largest life insurance organizations in the United States, we work with you to determine the optimal offerings for your needs. AIG Life and Retirement has maintained a leading role in this marketplace for decades because of the balance and diversity of our businesses. Our divisions compete in a range of markets with distinct sources of risk, revenue, and income. From life and health insurance protection to wealth accumulation and wealth transfer to retirement income, products offered by American General Life Insurance Company and US Life (NY) include a full line of life insurance and annuities. As a result of the size and scope of our Proprietary and Private Label partnerships, we are able to offer our partners customizable fixed annuities. We strive to innovate as the first to market with customizable term coverage with or without return of premium, the first to market with index universal life products using global indices, and with state-of-the-art income benefits and risk management within variable and index annuities.

What we provide:

- **Annuities**
  - Fixed
  - Index
  - Variable
  - Immediate Income
  - Deferred Income
- **Mutual Funds**
- **Life Insurance**
  - Term Life
  - Index Universal Life
  - Universal Life
  - Variable Universal Life
  - **What we provide:**

AIG Life and Retirement has maintained a leading role in this marketplace for decades because of the balance and diversity of our businesses. Our divisions compete in a range of markets with distinct sources of risk, revenue, and income. From life and health insurance protection to wealth accumulation and wealth transfer to retirement income, products offered by American General Life Insurance Company and US Life (NY) include a full line of life insurance and annuities. As a result of the size and scope of our Proprietary and Private Label partnerships, we are able to offer our partners customizable fixed annuities. We strive to innovate as the first to market with customizable term coverage with or without return of premium, the first to market with index universal life products using global indices, and with state-of-the-art income benefits and risk management within variable and index annuities.

What we provide:

- **Annuities**
  - Fixed
  - Index
  - Variable
  - Immediate Income
  - Deferred Income
- **Mutual Funds**
- **Life Insurance**
  - Term Life
  - Index Universal Life
  - Universal Life
  - Variable Universal Life
PROTECTING LIFESTYLES TODAY AND TOMORROW

**AIG BENEFIT SOLUTIONS**

AIG Benefit Solutions offers a wide range of insurance plans, with features and funding options designed to meet the challenges faced by companies of all sizes. By offering one of the industry’s most diverse portfolios, we can work to create a benefits plan that meets the company’s unique needs while helping them protect their employees.

<table>
<thead>
<tr>
<th>Supplemental Medical Solutions</th>
<th>Protection Solutions</th>
<th>Employer Risk Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Critical Illness</td>
<td>• Short-Term Disability</td>
<td>• Organ Transplant</td>
</tr>
<tr>
<td>• Accident</td>
<td>• Long-Term Disability with optional Lump-Sum Benefit Rider (Income PLUS)</td>
<td>• Medical Stop-Loss</td>
</tr>
<tr>
<td>• Hospital Indemnity</td>
<td>• Universal Life</td>
<td>• Medical Stop-Loss Captive Arrangements</td>
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<td></td>
<td>• Term Life</td>
<td></td>
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<tr>
<td></td>
<td>• Business Travel Accident (Ambassador)</td>
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<td>• AD&amp;D</td>
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<thead>
<tr>
<th>Multi-Product Solutions</th>
<th>Value-Added Solutions</th>
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<tbody>
<tr>
<td>• Packaged Products [ProtectPak]</td>
<td>• AIG Benefits Travel Assist™</td>
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<tr>
<td></td>
<td>• Enrollment Solutions (e-Solutions), including online enrollment</td>
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<td></td>
<td>• Catastrophic Medical</td>
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<td>• Management (MedCAT)™</td>
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<td></td>
<td>• Employee Assistance Program</td>
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<td>• Family and Medical Leave Act (FMLA)</td>
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<td>• Administration Program</td>
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<td></td>
<td>• Dedicated and experienced Taft-Hartley unit</td>
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PROTECTING LIFESTYLES TODAY AND TOMORROW

MORTGAGE INSURANCE:
WHAT WE PROVIDE

<table>
<thead>
<tr>
<th>Mortgage Insurance</th>
<th>Connective Mortgage Advisory Company</th>
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<tr>
<td>United Guaranty</td>
<td>Connective Mortgage Advisory Company</td>
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</table>

Private mortgage insurance helps lenders by providing protection against the risk of a borrower defaulting on a mortgage loan. Generally, private mortgage insurance covers a portion of the expenses and outstanding loan balance that aren’t recovered when a borrower defaults and a loan is foreclosed. United Guaranty provides responsible risk management with its risk-based pricing model, which prices the mortgage insurance premium according to the unique risk of each loan.

Connective Mortgage Advisory Company draws upon AIG’s investment expertise and the experience of its mortgage insurance subsidiary, United Guaranty Corporation (UGC), to identify and facilitate the purchase of residential whole loan mortgages as investments for AIG subsidiaries. Connective is focused on identifying residential first mortgage loans to be purchased as long-term investments for AIG.

Connective was established to help bring much-needed private capital to support the single-family mortgage industry, while also promoting UGC’s long-held goals and objectives in providing prudential home ownership to qualified individuals. Connective’s ownership by UGC and AIG provide the strength, expertise, and mortgage analytical acumen that are necessary to navigate the secondary mortgage market.
AIG MULTINATIONAL

WHO WE ARE
Wherever clients are today, wherever they want to be tomorrow, they will have the protection and service needed to do business with confidence. With AIG Multinational’s flexible, collaborative approach, and resources clients can make informed decisions and secure the Multinational solutions that work best for their organizations.

HOW WE BRING ON TOMORROW
Vast Network: Giving Clients Control and Consistency Worldwide
- Clients count on efficient, consistently high-quality underwriting, loss control, and claims services worldwide.
  AIG Multinational’s global network make more than 200 countries¹ – and includes one of the largest owned networks in the property-casualty industry.

Local Knowledge and Experience: Fueling a Skillful, Informed Approach
- Clients have the partner they need to effectively examine and navigate all the considerations relevant to their program, from program design to claims handling, wherever they operate ... so they can make informed decisions and confidently manage multinational exposures the way that is best for their operations, both locally and globally.

A Partnership: Forged With Information/Transparency and Flexibility
- Clients’ multinational programs are driven by their needs: We listen, understand their issues, and respond to their particular requirements and preferences.

Products: Balancing Global-Local Protection for Clients’ Organizations
- Clients find (all) the solutions their businesses need within our exceptionally broad breadth of products - spanning traditional property-casualty, to the most highly specialized offerings. Offerings include Controlled Master Programs, property, casualty, financial lines, specialty lines products, and captive capabilities.

Service: Localized Underwriting, Loss Control, and Claims Resources
- Clients receive specialized service with centralized coordination as they design, implement and manage their multinational program - from prompt policy issuance, to timely movement of money worldwide.

¹Includes owned operations and network partners
CLAIMS HANDLING SERVICES

WHO WE ARE
AIG has been providing claims service to Financial Institutions for over two decades, with market experience, expertise, and a long-term commitment to collaborative claims management. Customers who partner with our Financial Institutions Industry Practice Group, benefit from a claims operation comprised of claims professionals dedicated to Professional Liability, Primary Casualty, Excess Liability, Property, Environmental, and Accident and Health claims.

Claims Adjusters’ Experience
• Our complex Financial Institution adjusters average more than 10 years of industry claims experience.
• A dedicated unit of claims professionals skilled in managing both D&O and E&O claims brought against Financial Institutions and their management.
• Our adjusters who are licensed across the country, bring the knowledge and expertise needed to navigate catastrophic events swiftly and lesser events efficiently.

HOW WE BRING ON TOMORROW
OneClaim® for Commercial Claims Operations in U.S.
• New technology and single claims handling platform expedites the claims process, facilitates consistency, and improves the customer experience.

New Litigation Management Strategy for Workers’ Compensation Claims
• An improved law firm selection process- when we need to use outside counsel, we will assign the firms performing best according to our experience. We’ll monitor the firms’ performance over time to ensure they continue to provide our customers with the best service and legal representation.

New Customer Service Standards to Improve Customer Experience
• Establishing consistent customer service expectations for all claims professionals, including service level standards for answering incoming calls, responding to voicemails and emails, etc.
A credit card company notified an insured payment processor with multinational operations of a potential breach arising out of its servers in Eastern Europe. An investigation determined that malware placed on the insured’s servers enabled hackers to steal credit card information and fabricate over 10,000 credit cards that were used to run up charges of approximately 4 million Euros in one impacted country alone. After closely working with AIG’s cyber security specialists, the insured retained an experienced team of security engineering, forensics, and public relations firms to guide it through the issues evolving from the breach. With AIG’s help, it also hired two law firms: a boutique specializing in the underlying circumstances and another that specializes in the European security/privacy and regulatory landscape. AIG reimbursed the insured approximately $2 million for the services of these firms. AIG worked with the company to prevent litigation which would likely involve multiple suits in several European jurisdictions. AIG established a dialogue with the eleven credit card issuers affected by the breach and worked with the insured to facilitate resolution of the matters once the issuers completed their calculation of damages.
AIG PRODUCT AND SERVICE OFFERINGS

BEYOND INSURANCE – DIRECT MARKETING

WHO WE ARE

Direct Marketing leverages AIG’s vast product development and marketing capabilities to deliver unmatched levels of innovation in the design and implementation of customized affinity-based programs. These programs can be embedded in core bank products or offered as voluntary programs through joint marketing arrangements.

Our goal is to help financial institutions build long-term relationships with their customers by meeting consumer needs for Life, Accident and Health (including Supplemental Accident and Sickness Indemnity), Travel Insurance and Travel Related Services, Warranty, and Personal Lines coverage.

HOW WE BRING ON TOMORROW

- Direct Marketing Customer Acquisition Channels: Direct mail, statements, inserts, email, online advertising, banners, in-branch, inbound and outbound call centers, web, and mobile.
- Modeling and Analysis: Utilization of “Right Product to Right Customer” targeting efficiencies through predictive modeling to maximize marketing effectiveness and customer satisfaction.
- Fulfillment: Highly customized techniques for co-branded online and offline fulfillment, including expedient return mail management.
- Reporting: Robust reporting system capable of meeting all data requirements of financial institutions.
- Administration: Adherence to the highest industry standards for compliant business practices. Hands-on management including on-going monitoring audits and scorecards.
- Customer Service: Delivery of service levels that exceed industry standards. Commitment to a “first call resolution” customer experience.
- Claims: 24/7 claims support provided by dedicated specialists.
BEYOND INSURANCE – RISK CONSULTING AND ENGINEERING SERVICES

WHO WE ARE
At AIG, we help our Financial Institution clients identify and manage risk to reduce their loss and operational costs with a range of risk control services and diagnostic tools provided by our Risk Consulting and Engineering groups, including:

- Physical site security evaluations
- Property (HPR) and inspections
- Natural hazard risk assessments
- Business impact assessments and business continuity
- Third party liability audits
- Environmental liability assessments
- Construction/Renovation
- Fleet services
- Employee safety
- Emergency action planning
- Best practice assessments
- Product liability reviews
- High risk liability analysis
- Marine and cargo security

HOW WE BRING ON TOMORROW
Focusing on preventing loss from occurring at all as well as mitigating losses that do occur, we continuously invest in new software, systems, planning tools, and more to ensure we are best positioned to proactively assist customers in risk management.

RiskTool Advantage®
A complimentary, web-based loss control tool that provides an easy-to-use platform for helping to manage exposures and accessing industry-specific risk management tools.

- AIG’s engineered risk and loss control groups offer a complimentary, web-based system to help customers develop, maintain, and automatically update corporate and facility loss control and risk management programs.
- Program templates are available within the system, as well as thousands of links to regulatory requirements and reference data for safety program elements.
American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: www.linkedin.com/company/aig

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. Products or services may be provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.