



Group Voluntary Life Insurance

Designed for members, their employees and families of the New York State Restaurant Association

The following benefits are available to you under the Group Voluntary Life plan — the right insurance protection for you — and your family — from unforeseen financial hardship.

Your Benefits at a Glance	
Employee Eligibility	Active, full-time eligible employees working at least 20 hours per week, working and residing in the U.S.
Employee Coverage Amount	\$10,000 increments to a maximum of \$300,000, not to exceed five times your basic annual salary.
Spouse Eligibility	Your spouse is eligible if he or she is under age 70
Spouse Coverage Amount**	Same as employee's chosen amount
Dependent Child(ren) Eligibility	Dependent children are eligible from live birth to 25 years of age. To remain eligible for coverage, children ages 19 to 25 must be attending an accredited college or university on a full-time basis and be wholly dependent on the employee for support.
Dependent Child(ren) Coverage Amount**	\$2,500, \$5,000, \$7,500 or \$10,000
Waiver of Premium	Included, to age 70
Accelerated Death Benefit	75% of life amount up to \$250,000
Option to Remain Insured if You Leave the Company	Coverage ends when your employment ends. However, you do have the option to convert your life insurance, within 31 days, to an individual, whole life policy without evidence of insurability.
Coverage Provisions	Spouse coverage terminates at retirement
Available Services***	<ul style="list-style-type: none"> My Life ValuesSM: Provides online access to valuable work-life resources and retail discounts from Work & Family Benefits, Inc.— all at no additional cost. Instant Access Account: Provides beneficiaries with an interest-bearing checking account, making accessing benefits much easier.

Employee and Spouse Life Insurance Rates: Per \$10,000 of Benefit

Attained Age	Monthly Cost	Attained Age	Monthly Cost
Under 25	\$0.80	45-49	\$3.10
25-29	\$0.80	50-54	\$4.90
30-34	\$0.90	55-59	\$7.50
35-39	\$1.20	60-64	\$11.90
40-44	\$1.70	65-70	\$21.00

Dependent Child(ren) Life Insurance Rates

Benefit Amount	Monthly Cost (covers all children)
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

Note: Premiums depend on age. As you or your spouse enter a new age bracket, the premium is adjusted accordingly. Amount of spouse and/or dependent coverage may vary by state law and is subject to limits imposed by individual states.

For more information on your Group Voluntary Life insurance plan, please contact:

Deborah Kelly
New York State Restaurant Services, Inc.
1001 Avenue of the Americas, 3rd Floor
New York, NY 10018
(800) 442-5959

Exclusions and Limitations (state variations may apply)

Life

No life insurance benefit will be payable under the policy for an insured's 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.

Note: Exclusions may change based on the plan provisions included in your plan. See the group policy for full and complete details.

- * This is only a brief listing of benefits. All benefits are restricted by and subject to the provisions, limitations, reductions and exclusions as described in the certificate. Benefits may not be available in all states or may differ by state. You will receive a certificate of insurance which outlines your group policy in complete detail.
- ** Amount of spouse and/or dependent child coverage may vary by state law and is subject to limits imposed by individual states.
- *** Not an insurance product and may not be available in all states.

American General Life Companies

Policy issued by:

American International Life Assurance Company of New York

New York, New York

Policy Form Number C1196NY

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American International Life Assurance Company of New York are its responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York.

This is a summary only of products and services offered. Actual offerings may vary by group size and by state insurance law, and the benefits/provisions as described may vary by such law. All products are subject to terms, conditions, limitations and exclusions of the policy. Please see certificate of insurance for details.

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