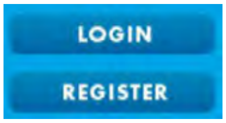
AIG

eStation Navigation Tips

http://eStation.americangeneral.com

AIG Life Insurers offer our distribution partners access to eStation, a robust, online business resource center; a one-stop resource for managing your business with AIG. Use it to access forms and marketing materials, and keep up to date on news, information and guidelines from every area of the company. This reference guide provides navigation tips for areas of the website that will help you manage your pending and inforce business with AIG.

Accessing eStation



Enter http://eStation.americangeneral.com into your Internet browser. This will take you to the public-facing page of eStation where you'll find general information about the company and our products, a link to our Winflex premium quote tool, and access to our online drop ticket tool, AG Quick Ticket®. Clicking "login" in the upper right-hand corner will take you to the log-in page where you will enter your ID and password for access to the secured site. First-time users who are already appointed with AIG should click "register" and follow the directions to obtain an ID and password.

To ensure our website remains secure, it is a requirement for all users to change their password every 90 days. Users will be alerted when their password is about to expire. The requirements for resetting or changing passwords are conveniently located on the "Reset Your Password" screen.

Home Page

The home page is your dashboard for doing business with AIG. The **toolbar** across the top of the screen provides direct access via drop-down menus to Licensing & Commissions, Sales/Marketing, Products, New Business, Underwriting, Inforce, Tool Box and the Message Center.

Rotating **banners** beneath the top toolbar promote products and services. See something you want to know more about? Just click on the banner. Below the banners is an **"Alerts"** section that, when activated, contains late-breaking news such as information about website outages or other service interruptions. The content below the Alerts section is organized by functional area: Life Insurance and Annuity Products, Sales/Marketing, New Business/Underwriting, L&C, Compliance and Inforce. The latest news, service and offering from each of these functional areas is contained in this section, so make it a habit to browse often.

On the right-hand side of the home page is a navigation column containing a link to the Company Updates page (information about our parent company, AIG), turnaround times for New Business and Underwriting. Three very important items in this area are the **Messages, My Links and Life Marketing Email Preferences.**

Messages: Lets you know at a glance if messages are waiting for you in the Message Center.

My Links: Create links to your favorite pages for quick access.

- While on the page you wish to save, click "Add Page to My Links" at the top right side of the page.
- Hover over the "Open My Links" button to advance to one of your favorite pages.

New to AIG? Be sure to click on "Welcome" at the top of the home page screen for an introduction to eStation.

Life Marketing Email Preferences: Set desired communication and e-mail notifications.

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The following functions are found in the upper right-hand corner of the home page and all pages.

My Account: Tools to manage your account and personlize your profile.

- Update your e-mail address or change your password.
- Change your default pending and L&C views when first entering the application(s).
- Make changes to your "My Links."
- Set desired messaging and e-mail notifications. Examples include messages and/or e-mails pertaining to pending business, inforce policy alerts, commission statements, licensing correspondence, etc. (Note: all messaging and e-mail notifications are enabled unless you disable them.)

Site Map: See an overall view of our website using the Site Map.

Search Bar: Can't find what you're looking for? Try Search.

- Type a keyword in the open field and click either search or enter..

Pending Business

Once on the eStation home page, you can access your pending business by selecing the New Business or Underwriting menus from the toolbar across the top of the screen.

- Several views available: Policy List View, Snapshot (see production numbers) and My Pending.
- Look for specific policies by clicking on Filter/Reports button
- Add important policies to My Pending and receive e-mail updates of status and requirement changes.
- Send a message about open requirements in policy detail directly to New Business from Policy Detail View.
- View your trial application quotes using the filter/reports option and selecting the report named "Quotes/trial apps."

Forms Depot

Our one-stop repository for viewing, downloading, printing and ordering business forms and marketing materials, links to Forms Depot are available from nearly every drop-down menu on the top toolbar.

Top Toolbar and Drop-down Menus

Licensing & Commissions: Information and guidelines related to licensing, contracting, appointments and commissions, and a list of key contacts.

- View your commission statements online by choosing Commission Dashboard. Commission Statements and Summaries are also available under Commissions.
- Agent Lookup allows users to view agent contract details, manage open licensing requirements, communicate with the home office, and download data into a spreadsheet.
- Online agent appointment available via eAppoint, under eSolutions.

Sales/Marketing: Detailed information on sales concepts, illustrations and quotes, sales incentives, agent perks and sales tools. Includes a list of key contacts.

Products: Complete listing and details of all products currently available for sale, arranged by product type. Sales tools, marketing materials and sales ideas are easily accessible on each product page.

Top Toolbar and Drop-down Menus, continued

New Business: Information and guidelines related to new business, including submission rules, pending, processing tips, ePolicy Delivery, eSubmission, vendors and status, AG Quick Ticket and key contacts.

Underwriting: Information related to underwriting, including guidelines, quotes, support and tools.

- Underwriting Guidelines
  - See the Underwriting Guidelines page for details as to how we assess various impairments and situations.
  - See the Life Insurance Field Underwriting Guide for additional information.
  - See the International Underwriting Guide for details about how we consider foreign travel (where applicable) and residency status.
- Underwriting Quotes
  - The AIG Underwriting Tool can help you determine rate classes and ratings for complex situations.
  - IMOs can submit short Quick Quotes to underwriting for an initial assessment. Normal response is within four business hours.

Inforce: Use this menu to manage your inforce business with AIG. Contains information and guidelines for policy changes, reinstatements, term conversions, payment services, inforce illustrations and cancellations/disbursements.

- Use Inforce Lookup to find existing policy records.

Tool Box: This menu serves as a catch-all for items that may not fit neatly into other menus on the toolbar, such as ordering business cards and stationery, compliance, field bulletins and an archive of our newsletters.

Message Center: Allows you to communicate with your upline/downline and the home office.

- Send an answer to an underwriting requirement directly to the New Business team.
- Send licensing or commissions inquiries to the L&C team.
- Send messages to Customer Service about inforce policies.

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