

The James B Oswald Company, Inc.
1360 E. 9th Street, Suite 600
Cleveland, OH 44114



Dear Employee:

We are pleased to inform you that we have partnered with The James B Oswald Company, Inc. to provide a full suite of insurance benefits and assistance services to support you while you're traveling. If you've ever lost your luggage, needed medical or security assistance in an unfamiliar city, missed your connecting flight or lost your wallet or purse, chances are you are well aware of the challenges that travelers experience every day.

As an eligible member of your company's Ambassador business travel accident insurance plan, you now have access to a full range of assistance services that are available 24 hours a day, 7 days a week, and anywhere in the world while you are on business travel.

Visit <http://aigbenefits.com/travelassist> and register for a user account to access our member-only assistance website, where you can view the full array of services provided through your program, including in-depth health and security information on over 170 countries and options to sign up for email alerts on daily news or specific travel destinations.

For additional questions regarding your program or for immediate assistance, call our 24-hour assistance center anytime for the following services:

- Travel Medical Assistance
- Security Assistance
- Worldwide Travel Assistance
- VIP Concierge Services
- Identity Theft Assistance (Identity Theft Services not available to the residents of New York State and outside the United States)

Please find your membership card with contact information enclosed. Be sure to keep it with you at all times while you're away from home.

Whether you need to make dinner reservations, retrieve lost luggage, or determine what to pack for your next trip, AIG Benefit Solutions can provide the confidence that help is only a phone call away or available online. Safe travels!

Thank you,
AIG Benefit Solutions

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.
New York, New York
Policy series number: C11860DBG
www.aigbenefits.com

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 National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. Coverages may not be 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 policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and description of coverage for details.

If applicable, any rates shown are based on the information provided at the time of quoting and are subject to adjustment in the event such information changes.

© 2012. All rights reserved.

AIGB106294 R08/12