



## Why are only accounts for individually-owned policies allowed?

For the protection of our customers, we only allow online accounts for individually-owned policies. This is because once a user creates an online account, they have access to policy information and can perform policy changes. Allowing multiple users to make changes to a policy increases the risk of unauthorized changes, specifically in these scenarios:

- **Jointly-owned policies:** Joint ownership requires both owners to agree to any policy changes. Since online accounts are created for single users, multiple owners cannot be on the same account.
- **Trust-owned policies:** The trustees of a trust often change through the life of a policy. Our Company is not involved in these decisions and does not need to be informed or previously approve a trustee change. If a trustee who has access to an online account is later removed from the trust, they will continue to have access to the account even though they are no longer authorized. Also, there is usually more than one trustee in a trust. Policy changes often require all trustees' agreement, which can't be accommodated with a single online account.
- **Company-owned policies:** As with trusts, company representatives often change throughout the life of a policy, so the reasoning for trust-owned policies above also applies to company-owned policies.

### Need help or have questions?

Visit our [Customer Service page](#) at [aig.com/life](https://aig.com/life) and scroll down to the Contact Us section (shown below). Enter your policy number to find the phone number, mailing address and fax number for your policy's service center. You'll also find a tool on the page for finding and downloading self-service forms using your policy number.

Contact us by phone, mail, or fax

**SUBMIT**

[I don't know my policy number](#)