

AMERICAN INTERNATIONAL GROUP, INC.
70 PINE STREET
NEW YORK, N.Y. 10270

ROBERT H. BENMOSCHE
PRESIDENT AND
CHIEF EXECUTIVE OFFICER



November 11, 2009

Dear Colleagues:

I'm sure many of you were concerned to see this morning's news accounts speculating about my frustration with the time and effort it is taking to ensure that our top 100 executives are compensated fairly. To be certain, I and the Board are indeed frustrated and we are in ongoing discussions with Treasury and the Special Master to resolve the uncertainty surrounding this issue. However, as I have said before, the vast majority of AIG employees are unaffected by this issue.

Let me be clear: I and the Board remain totally committed to leading AIG through its challenges and to continuing to fight on your behalf. We are all working aggressively to overcome this compensation barrier that stands in the way of restoring AIG's value and allowing us to live up to our obligations to all stakeholders: our customers, who have remained loyal; our nearly 100,000 employees, including 46,000 here in the U.S.; our shareholders and creditors.

You are all doing a great job under difficult circumstances. You have suffered terrible losses – many of you have seen life savings vanish. But you have persevered and we're now seeing progress. Our results for the last two quarters have demonstrated greater stability and our businesses are recovering.

Once again I ask you not to be distracted by speculative media stories and to maintain your focus on the important work you are doing. People – you – make AIG strong and successful. I am impressed every day at all that you are accomplishing and I thank you all. I'm proud to have this opportunity to work with you to restore our company.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert H. Benmosche", written in a cursive style.