

Benefits Highlights

2009

your  
LIFE



your  
BENEFITS



Our pursuit. Life's potential.™

At Allergan, we recognize that our flexibility, innovation, and market leadership is due, in large part, to the dedication and determination of our employees. The continued focus on meeting our patients' needs improves lives. In recognition of employee effort and success, Allergan offers benefits and programs designed to meet your personal needs and those of your family. Take a look at the benefits you can look forward to at Allergan.

## Savings and Retirement

Plan	Summary	Description
<b>Savings and Investment Plan (SIP)<sup>1</sup></b> 401(k) Feature	<ul style="list-style-type: none"> <li>■ Automatic enrollment</li> <li>■ Company match:               <ul style="list-style-type: none"> <li>– 100% up to first 2% of pay</li> </ul> </li> <li>■ Before-tax and after-tax deposits</li> <li>■ Fourteen investment options</li> <li>■ Rollovers accepted</li> <li>■ Loans</li> <li>■ Internet and telephone access</li> </ul>	You are automatically enrolled in the 401(k) feature of the SIP upon hire at a before-tax contribution rate of 3% of pay. You may change this election or opt out at any time. Allergan matches dollar for dollar on the first 2% of pay you save. You're always 100% vested in your own contributions and after 3 years of service, you are vested in your company match. You can deposit up to 100% of your pay, net of normal payroll deductions. You can elect to contribute on a before-tax basis (up to the annual IRS limit—\$16,500 in 2009) or on an after-tax basis. If you are age 50 or older, you can also make catch-up contributions (up to \$5,500 in 2009) above the annual IRS limit. SIP offers 14 investment funds from which to choose. Accounts are updated every business day so you can transfer funds daily. You can access your account online or by calling the JPMorgan InfoLine.
<b>Savings and Investment Plan (SIP)<sup>1</sup></b> Retirement Contribution Feature	<ul style="list-style-type: none"> <li>■ Automatic participation</li> <li>■ Company-paid</li> <li>■ 5% of annual pay</li> <li>■ 20% vested per year—100% after 5 years</li> <li>■ Fourteen investment options</li> <li>■ Internet and telephone access</li> </ul>	You automatically participate in the retirement contribution feature of the SIP after 6 months of service. Allergan pays 100% of the cost. The plan provides an annual contribution of 5% of pay to eligible employees employed on the last day of the year. Your fund election for employee contributions under the 401(k) feature is used to allocate the 5% retirement contribution or, if no election is on file, the default fund is used. SIP offers 14 investment funds from which to choose. Accounts are updated every business day so you can transfer funds daily. You can access your account online or by calling the JPMorgan InfoLine.

<sup>1</sup>Your "years of service" are based on your seniority date, which is your date of hire with Allergan, adjusted for any breaks in your service. Allergan's retirement plans generally calculate your benefit service under the plans based on your seniority date. However, if you are hired through an acquisition, your benefit service is typically based on the closing date of the sale adjusted for any breaks in service.

<sup>2</sup>Regular full-time employees are eligible for all coverages. If you are a regular part-time employee, you are eligible for all coverages except FSA, LTD, education assistance, and scholarship awards; also, you must work 30 hours or more per week to qualify for group insurance and survivors' protection options. If you cover a domestic partner or their children, you may need to complete additional paperwork.

## Group Insurance

PLAN	SUMMARY	DESCRIPTION
<b>Flexible Benefits Program<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Flex dollars</li> <li>■ Before-tax options</li> <li>■ After-tax options</li> </ul>	Allergan presently provides a number of benefit options from which to choose. You receive Flex Dollars to help offset some of your benefit costs.
<b>Medical Plans<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Allergan PPO plans:               <ul style="list-style-type: none"> <li>– Deductibles vary by plan</li> <li>– Co-pay/co-insurance varies by plan up to a maximum out of pocket cost</li> <li>– Non-PPO coverage available up to a maximum out of pocket cost</li> <li>– Health Savings Account available</li> <li>– Allergan branded prescription drugs covered at 100%, except Botox</li> </ul> </li> <li>■ HMO plans (selected locations):               <ul style="list-style-type: none"> <li>– \$15 copayment</li> </ul> </li> </ul>	Medical coverage is optional if you certify that you have other medical coverage (e.g. Spouse's or Domestic Partner's plan). If you enroll, you also can cover your spouse or domestic partner, your children and/or your domestic partner's children. The plans encourage you to use preferred providers (PPOs) to reduce your out-of-pocket costs. Prescription drug coverage is included with all medical plans.
<b>Vision Care Plan (VSP)</b>	<ul style="list-style-type: none"> <li>■ Annual exam; no deductible</li> <li>■ Lenses every 12 months</li> <li>■ Frames every 2 years</li> <li>■ Laser services at a discount.</li> </ul>	You and your enrolled dependents automatically participate in Allergan's vision care plan when you enroll for medical coverage. You're eligible for an exam once every 12 months. You can receive new lenses once every 12 months and frames once every 2 years if you need them. Contact lenses, up to certain limits, are allowed instead of frames and lenses. Laser services are available at a discount.
<b>Dental Plan</b>	<ul style="list-style-type: none"> <li>■ Preventive, basic, and major services:               <ul style="list-style-type: none"> <li>– \$2,000 maximum annual benefit</li> </ul> </li> <li>■ Orthodontia services:               <ul style="list-style-type: none"> <li>– \$1,500 maximum lifetime benefit.</li> </ul> </li> </ul>	Dental coverage is optional. If you enroll, you also can cover your spouse or domestic partner, your children and/or your domestic partner's children. The plan encourages you to use preferred dental providers (PDPs) to reduce your out-of-pocket costs.
<b>Flexible Spending Accounts (FSAs)<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Health Care FSA:               <ul style="list-style-type: none"> <li>– \$150 to \$5,000 per year</li> </ul> </li> <li>■ Dependent Care FSA:               <ul style="list-style-type: none"> <li>– \$150 to \$5,000 per year</li> </ul> </li> </ul>	FSA enrollment is optional. You can deposit money before taxes to pay for medical, dental, and dependent care expenses not covered by your other benefit plans. You can take advantage of either FSA without covering your dependents under your medical or dental plan

## Survivors' Protection

PLAN	SUMMARY	DESCRIPTION
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>■ 1 times base pay</li> <li>■ Maximum coverage: \$400,000</li> </ul>	You automatically participate in this plan. Allergan pays 100% of the cost. Your coverage is equal to your annual base pay rounded up to the next higher \$1,000. If you are a field salesperson paid commissions, the amount of your basic life insurance benefit equals 1.5 times your annual base pay.
<b>Optional Life Insurance</b>	<ul style="list-style-type: none"> <li>■ Choose from five options:               <ul style="list-style-type: none"> <li>– 1 times base pay</li> <li>– 2 times base pay</li> <li>– 3 times base pay</li> <li>– 4 times base pay</li> <li>– 5 times base pay</li> </ul> </li> <li>■ Maximum coverage: \$600,000</li> </ul>	Enrollment in this plan is optional. You pay 100% of the cost. Premiums depend on your age and whether or not you smoke. This coverage is <i>in addition</i> to your company-paid basic life insurance.
<b>Spouse's or Domestic Partner's Life Insurance<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Choose any \$1,000 multiple:               <ul style="list-style-type: none"> <li>– \$1,000 up to \$100,000</li> </ul> </li> <li>■ Maximum coverage is 50% of basic and optional life up to \$100,000</li> </ul>	Enrollment in this plan is optional. You pay 100% of the cost. Premiums depend on your spouse's or domestic partner's age and whether or not he or she smokes. You may need to provide evidence of good health to add coverage for your spouse or domestic partner during annual enrollment periods.
<b>Child's Life Insurance</b>	<ul style="list-style-type: none"> <li>■ \$10,000 per child</li> </ul>	Enrollment in this plan is optional. You pay 100% of the cost. When you choose this option, each of your eligible children is covered for \$10,000. You do not need to provide evidence of good health to enroll for child's life coverage.
<b>Personal Accident Insurance (PAI)</b>	<ul style="list-style-type: none"> <li>■ Choose coverage levels:               <ul style="list-style-type: none"> <li>– \$25,000 up to \$1,000,000</li> <li>– Self Only or Self &amp; Family</li> </ul> </li> </ul>	Enrollment in this plan is optional. You pay 100% of the cost. You do not need to provide evidence of good health to enroll for PAI coverage.
<b>Business Travel Accident Insurance</b>	<ul style="list-style-type: none"> <li>■ 5 times base pay</li> <li>■ Maximum coverage: \$3,500,000</li> </ul>	Anytime you travel on company business, you automatically have business travel accident insurance equal to 5 times your annual base pay. The maximum coverage is \$3,500,000. Allergan pays 100% of the cost. This coverage is <i>in addition</i> to your company paid basic life insurance and any optional life insurance and PAI coverage.

## Disability Income

PLAN	SUMMARY	DESCRIPTION
<b>Sick Pay<sup>1</sup></b>	<ul style="list-style-type: none"> <li>■ Non-exempt and hourly employees:               <ul style="list-style-type: none"> <li>– Granted based on years of service</li> <li>– 0-5 years 6 days per year</li> <li>– 6+ years 12 days per year</li> </ul> </li> <li>■ Exempt employees               <ul style="list-style-type: none"> <li>– 8 days per calendar year</li> <li>– Prorated if hired on or after July 1</li> </ul> </li> </ul>	Allergan provides sick pay benefits if you have a short-term illness or injury and are unable to work. Non-exempt employees on medical leave of absence are paid up to a maximum of 90% of gross predisability base pay beginning on the 8th day of disability. Sick pay is coordinated with any other disability income you're eligible to receive. Allergan pays 100% of the cost of this benefit.
<b>Salary Continuation</b>	<ul style="list-style-type: none"> <li>■ Eligible after 6 months of service</li> <li>■ Exempt employees</li> </ul>	Allergan provides salary continuation if you have an illness or injury of more than three consecutive calendar days and are unable to work. Employees on medical leave of absence are paid up to a maximum of 90% of gross predisability base pay beginning on the 8th day of disability. Salary continuation is coordinated with any other disability income you're eligible to receive. Allergan pays 100% of the cost of this benefit.
<b>Short-Term Disability (STD)</b>	<ul style="list-style-type: none"> <li>■ California employees:               <ul style="list-style-type: none"> <li>– California SDI plan</li> <li>– \$959 per week maximum benefit</li> </ul> </li> <li>■ Non-California employees:               <ul style="list-style-type: none"> <li>– Allergan STD plan</li> <li>– \$959 per week maximum benefit</li> </ul> </li> </ul>	<p><i>California employees.</i> You automatically participate in this plan. You pay 100% of the cost. After you are totally disabled for 8 calendar days, the plan replaces 55% of your predisability base pay up to the maximum weekly benefit. The maximum benefit period is 12 months. The state of California administers this plan.</p> <p><i>Non-California employees.</i> You automatically participate in this plan. You pay 100% of the cost. After you are totally disabled for 8 calendar days, the plan replaces 55% of your predisability base pay up to the maximum weekly benefit. The maximum benefit period is 4 months.</p>
<b>Long-Term Disability (LTD)<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ 60% of predisability pay</li> <li>■ \$10,000 per month maximum benefit</li> <li>■ 120 calendar day waiting period</li> </ul>	You automatically participate in this plan. Allergan pays 100% of the cost. After you are totally disabled for 120 calendar days, the LTD plan replaces 60% of your monthly predisability base pay, in combination with other sources of disability income.

## Time Off

TIME OFF

PLAN	SUMMARY	DESCRIPTION
<b>Holidays</b>	<ul style="list-style-type: none"> <li>■ 10 designated holidays</li> <li>■ 2 floating holidays</li> </ul>	You have 10 paid holidays each year. You are granted 2 floating holidays each year. If you are hired on or after May 1, you are granted 1 floating holiday. If you are hired on or after October 1, you are not granted any floating holidays. Your maximum accumulation is 2 floating holidays.
<b>Vacation<sup>1</sup></b>	<ul style="list-style-type: none"> <li>■ Accrues each pay period based on years of service:               <ul style="list-style-type: none"> <li>■ Non-exempt                   <ul style="list-style-type: none"> <li>– 0-4 years      2 weeks per year</li> <li>– 5-9 years      3 weeks per year</li> <li>– 10-19 years    4 weeks per year</li> <li>– 20+ years      5 weeks per year</li> </ul> </li> <li>■ Exempt                   <ul style="list-style-type: none"> <li>– 0-4 years      3 weeks per year</li> <li>– 5-9 years      4 weeks per year</li> <li>– 10-19 years    5 weeks per year</li> <li>– 20+ years      6 weeks per year</li> </ul> </li> </ul> </li> </ul>	You are immediately eligible to take paid vacation time as you accrue it. You can also “buy back” 40 hours of your annual accrual each year if you have it accrued. Your maximum accumulation is 1.75 times your annual accrual.
<b>Jury Duty</b>	<ul style="list-style-type: none"> <li>■ Up to 20 workdays</li> <li>■ Paid in full</li> </ul>	If you are called for jury duty, Allergan will pay your regular pay for the time you serve, up to a maximum of 20 workdays.
<b>Bereavement</b>	<ul style="list-style-type: none"> <li>■ Up to 3 workdays</li> <li>■ Paid in full</li> </ul>	If death occurs in your immediate family, you can request time off for bereavement of up to 3 paid consecutive workdays. Immediate family includes a spouse, child, parent, brother, sister, grandparent, or immediate in-law.
<b>Leaves of Absence</b>	<ul style="list-style-type: none"> <li>■ Medical disability</li> <li>■ Family care</li> <li>■ Personal emergency</li> <li>■ Military duty</li> <li>■ Victim of certain crimes</li> </ul>	You can request a leave of absence (LOA) for your own illness; your family’s illness; the birth or adoption of your child; a personal emergency; military duty; annual required reserve training such as the National Guard; or if you are the victim of domestic violence, sexual assault, or a felony crime. Some eligibility is based on your years of service. To be approved, you must provide documentation required for the type of LOA requested.

## Special Services

PLAN	SUMMARY	DESCRIPTION
<b>Adoption Assistance</b>	<ul style="list-style-type: none"> <li>■ Reimbursement up to \$2,500 per child</li> <li>■ Expenses reimbursed once adoption proceedings are complete</li> </ul>	Adoption assistance is available after you have worked at Allergan for one year. You can be reimbursed for adoption fees, court and legal fees, transportation expense, etc.
<b>Backup Child Care</b>	<ul style="list-style-type: none"> <li>■ Backup child care resource for employees in Southern California</li> <li>■ Staff of early childhood educators</li> <li>■ You pay \$30 per use, per child</li> <li>■ Up to 20-visits per child</li> </ul>	Backup care through Bright Horizons is available for a variety of situations—your regular caregiver is unavailable, you are between care arrangements, etc. Each time you use the backup care service, you pay \$30 per child. Allergan pays the rest of the cost for providing this benefit.
<b>Concierge Service</b>	<ul style="list-style-type: none"> <li>■ Online personal assistant or on-site (Irvine only)</li> <li>■ Car wash, dry cleaning, jewelry and shoe repair, etc.</li> <li>■ Allergan branded products</li> </ul>	The concierge service is your full service personal assistant. Use the concierge to run errands, purchase company products and more.
<b>Education Assistance<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Pays for grades A-C</li> <li>■ Pays 80% of tuition and eligible fees (books not covered)</li> <li>■ \$10,000 annual maximum</li> </ul>	You are eligible for education assistance after 6 months of service. Allergan pays 80% of your eligible registration, tuition, laboratory, and graduation fees, up to the annual maximum, when you earn grade C or higher in a course related to your work at Allergan.
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>■ Confidential counseling</li> <li>■ Resource and referral for ongoing counseling, child and elder care, other personal issues</li> </ul>	You and your family can use the EAP when you need counseling for any personal problem. EAP counseling is confidential. Resource and referral services are provided through external professional counselors. Allergan pays the cost of the first 3 counseling sessions. You and your group medical plan share the cost of any ongoing therapy or treatment.
<b>Payday</b>	<ul style="list-style-type: none"> <li>■ Biweekly</li> <li>■ Direct deposit available</li> </ul>	You are paid biweekly every other Friday. You can set up automatic direct deposit of your paycheck each pay period to your bank or credit union. You choose checking, savings, or a combination of your accounts.
<b>Scholarship Awards<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Awarded Annually</li> </ul>	Each year, Allergan awards scholarships to graduating high school seniors who are the children of regular Allergan employees.
<b>Service Awards<sup>1</sup></b>	<ul style="list-style-type: none"> <li>■ Awarded at 5-year intervals</li> </ul>	You are eligible for an Allergan service award on your 5-year anniversary and at 5-year intervals thereafter.
<b>U.S. Savings Bonds</b>	<ul style="list-style-type: none"> <li>■ Available through payroll deduction</li> </ul>	You can choose from varying bond and payroll deduction amounts.
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>■ Group Auto &amp; Home Insurance</li> <li>■ Group Legal program</li> <li>■ Long Term Care Insurance</li> </ul>	The Group Auto & Home Insurance Program provides insurance for all types of personal property at group rates. The Group Legal Program provides discounted legal services. The Long Term Care Insurance program provides insurance at group rates.

This is a summary of benefits and is not intended to cover every detail. Complete details are in the legal plan documents, insurance contracts, policies, and other legal documents that govern plan operation and administration. If there should ever be any difference between the summary and the provisions of the legal documents, the documents, contracts, and policies would govern. Allergan reserves the right to change the programs in any way in the future, for any reason, at company discretion. The company currently intends to continue the programs. However, because future circumstances cannot be foreseen, Allergan also reserves the right to terminate the programs if that should ever become necessary. We encourage you to review this information carefully. If you have any questions regarding any of the information contained in this summary, please contact your Human Resources representative or call Corporate Benefits Services (CBS) at 1-800-811-4188 .