

“We’ve made protecting your loved ones simple”

TERM MADE SIMPLE

Level Term Life Insurance to Age 95 with 10/15/20/30 Year Level Premium Period
Policy Form No. 3228



American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

Insurance if you need it...

Secure your family's future with **TERM MADE SIMPLE**

- Affordable Life Insurance Protection Available in 10, 15, 20 or 30 Year Plans
- Life Insurance Death Benefit Amounts Available Beginning at \$50,000 and Up To \$400,000
- Rates guaranteed to remain level for period selected
- Term to 95 with guaranteed premiums
- Death Benefit proceeds pass to beneficiaries federal income tax free
- Terminal Illness Accelerated Benefit Rider ¹
- Accelerated Benefits Rider-Confined Care ²
- Chronic Illness Accelerated Benefit Rider ³

THE TERM MADE SIMPLE ADVANTAGE

At Death **Term Made Simple** Provides...a death benefit that can be used to pay off the mortgage, provide for your children's education, provide additional income for your spouse, or provide for any other final needs. This death benefit passes federal income tax free to your beneficiaries. You may customize your plan to fit your specific needs by adding the optional supplemental benefits and riders such as the Disability Income Rider or Critical Illness Rider.



Conversion Privilege...

While the policy is in force, it may be converted to any permanent plan of insurance offered by the company at the time of conversion without any evidence of insurability required and for an amount up to the face amount of the original policy.

Renewability...

After the guaranteed level premium period, the policy may be kept in force on an annually renewable term basis until you reach age 95. The premium will increase each year after the end of the level premium period.

10-15-20-30

Customize Your Plan by Selecting From the Following Optional Riders...

(See rider form for complete details. Additional premiums required and availability and terms vary)

ACCIDENTAL DEATH BENEFIT (Policy Form No. 7159; ADB302 IAA)

Should your death occur as the result of an accident, this provides an additional benefit amount to your beneficiary.

ACCELERATED LIVING BENEFIT RIDER (Form No. 9542)

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expenses could take a toll on your family budget. The Accelerated Living Benefit Rider can provide a lump sum payment if you are diagnosed with one of the following covered illnesses. The Benefit can be purchased in a 25%, 50% or 100% acceleration of the base policy face amount, not to exceed \$100,000.

- Heart Attack
- Stroke
- Invasive Cancer
- Blindness
- Terminal Illness
- Kidney Failure
- Paralysis
- Major Organ Transplant Surgery
- Coronary Artery Bypass Graft (10%)
- HIV contracted performing duties as professional healthcare worker

CHILDREN'S INSURANCE AGREEMENT (Policy Form No. 8375; CIB304 [IAA])

This benefit provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to five times the initial rider amount without evidence of insurability.

TOTAL DISABILITY BENEFIT RIDER (Policy Form No. 9785; TD301 [IAA])

This benefit can provide income protection during periods of disability. If elected, it provides a monthly benefit of up to \$1,500 per month for a maximum benefit period of two years.

WAIVER OF PREMIUM RIDER (Policy Form No. 7180; WPD301 [IAA])

The company will waive your premiums if you become totally and permanently disabled. With this extra protection, you can keep your valuable coverage during a disability.

WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER (Policy Form No. 3231)

The company will waive your premiums for the base coverage and all riders for up to six (6) months should you become unemployed for a period of four consecutive weeks. (Availability varies by state)

Additional Benefits With No Additional Charge...

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER (Policy Form No. 9473)

You can receive payment of up to 100% of the face amount of your policy if diagnosed as terminally ill where life expectancy is 24 months or less (some states 12 months).

ACCELERATED BENEFITS RIDER- CONFINED CARE (Policy Form No. 9674; AB301 IAA)

With this benefit if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of 2.5% of the face amount up to \$5,000 per month.

CHRONIC ILLNESS ACCELERATED BENEFIT RIDER (Policy Form No. 3229)

With this benefit you can accelerate a portion of your death benefit early if an authorized Physician certifies that you are unable to perform at least two activities of daily living (ADL's). Activities include eating, toileting, transferring, bathing, dressing and continence.

Consider all the facts, then make your own decision.

The American-Amicable group of companies, which includes American-Amicable Life Insurance Company of Texas, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, Pioneer Security Life Insurance Company and IA American Life Insurance Company, offers term life insurance products with different product features, benefits, and charges; including different term durations, issue ages, guaranteed premium periods, and underwriting classifications.

For all the details about the dynamic Term Made Simple from the American-Amicable group of companies, contact your licensed sales representative today, e-mail us at contactus@aatx.com or visit us at www.aatx.com.

Of course, as with the selection of any life insurance policy, you must carefully consider your own financial situation and the many alternatives available to you. No single life insurance product design may have all the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

“Term Made Simple represents a commitment on our part to provide security and assurance at a time in your life when you need it the most.”

**Joe Dunlap, President
American-Amicable Group of Companies**

¹ **Terminal Illness Accelerated Benefit Rider — Policy Form No. 9473** If you are diagnosed by a licensed physician with a life expectancy of 24 or less months (some states 12 months), you may receive up to 100% of the death benefit. The benefit to be paid will be reduced by an Actuarial Adjustment Factor and an Administrative Charge of \$150. The payment of the accelerated benefit will reduce the death benefit amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.

² **Accelerated Benefits Rider-Confined Care — Policy Form No. 9674; AB301 NH (IAA)** If a licensed physician provides the company a written statement of the diagnosis of your medical condition and states that you are a full time permanent resident of a Nursing Home and will continue full time permanent residence in a Nursing Home until death, you may receive a fixed monthly payment equal to the lesser of 2.5% of the policy face amount or \$5,000. The payment of the accelerated benefit will reduce the death benefit proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.

³ **Chronic Illness Accelerated Death Benefit Rider — Policy Form No. 3229** If a licensed physician provides the company a written statement attesting that you cannot perform at least two (2) of the Activities of Daily Living (ADL) such as eating, toileting, transferring (moving into and out of a bed, chair or wheelchair), bathing, dressing or continence then the company can accelerate the death benefit and pay a percentage to the owner of the policy. There is an administrative charge of \$150 and the maximum benefit available cannot exceed 95% of the total death benefit.

The acceleration-of-life-insurance benefits offered under these riders may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. However, acceleration-of-life-insurance benefits payments may be taxable by your state. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), drug assistance or other public assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your spouse's or your family's eligibility for public assistance.

Life Insurance Underwritten by:

**American-Amicable Life Insurance Company of Texas / Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company / Pioneer Security Life Insurance Company / IA American Life Insurance Company**

Each insurer has sole financial responsibility for its own products.