

FAMILY SOLUTION

Individual Whole Life Insurance



*Provides financial protection for you
and your loved ones!*

- Immediate Death Benefit** Policy Form No. 9772 (AA, OL, PA, PS); GDWL103 (IAA)
100% of face amount paid immediately *
- Return of Premium Death Benefit** Policy Form No. 9471 (AA, OL, PA, PS); GDWL101 (IAA)
Return of premium plus 10% interest if death occurs in the first 3 policy years from date of issue (Graded 2 years for all ages in IL & NJ). 100% paid after graded period. 100% paid for accidental death, all years (Not Available in AR)

* Less any outstanding policy loans

FAMILY SOLUTION FEATURES

Affordable Premiums: Guaranteed to never increase regardless of changes to your age or health.

Death Benefit: Guaranteed never to decrease regardless of changes to your age or health. Benefits are paid to your beneficiary and are not subject to federal income tax.

Non-Cancellable: Guaranteed never to be cancelled because of changes to your age or health as long as premiums are paid.

Cash Values: Guaranteed cash values accumulate and can be used for emergencies or other financial needs.

No Medical Exam Required: Your eligibility is based on the answers to the medical questions on the application.

FAMILY SOLUTION RIDERS AND BENEFITS*:

- Level Term Insurance Rider (available on Spouse only), *Policy Form No. 8087 (AA, OL, PA, PS); LT301 (IAA)* - provides level term insurance on your spouse for 20 years or to the Insured's age 70, whichever comes first. The minimum amount of coverage is \$5,000 and the maximum is \$35,000, but not to exceed the face amount of the base policy.
- An available Children's Insurance Agreement, *Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA)* which can provide up to \$9,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is \$8.50 annually (Maximum of 3 units) regardless of the number of children covered. Coverage is convertible up to age 25 to a permanent plan of insurance for up to 5 times the amount of coverage under this rider.
- Accidental Death Benefit Rider, *Policy Form No. 7159 (AA, OL, PA, PS); ADB302 (IAA)* provides an additional amount equal to the face amount of the policy should the insured die as the result of an accident.
- Waiver of Premium, *Policy Form No. 7180 (AA, OL, PA, PS); WPD301 (IAA)*. If you become totally and permanently disabled (after six consecutive months of total disability), this benefit will waive the payment of each policy premium.
- Terminal Illness Accelerated Benefit Rider, *Policy Form No. 9473¹ (AA, OL, PA, PS); TIA302 (IAA)*. You can receive payment of up to 100% of the death benefit of your Family Solution policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states).
- Accelerated Benefits Rider - Confined Care, *Policy Form No. 9760² (AA, OL, PA, PS); AB303 (IAA)*. With this benefit if you are permanently confined to a nursing home at least 30 days after the policy is issued you can receive a fixed monthly payment equal to 5.0% of the policy face amount. This rider is available on the Immediate Death Benefit Plan only.

* Riders and Benefits not available in all states or on all Death Benefit Plans.

About the American-Amicable Group of Companies...

The American-Amicable group of companies, which includes American-Amicable Life Insurance Company of Texas, IA American Life Insurance Company, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, and Pioneer Security Life Insurance Company can trace its roots back to 1909 when Amicable Life was chartered. Built on a solid financial foundation, the American-Amicable group of companies has a long standing heritage of providing a diverse portfolio of quality life insurance products.

- 1 Terminal Illness Accelerated Benefit Rider, *Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA)*. If you are diagnosed by a licensed physician with a life expectancy of 12 or less months (some states 24 months), you may receive up to 100% of the death benefit of your policy. The payment of the accelerated benefit will reduce the death benefit proceeds by the amount of the benefit paid. The cash value (if any), amount available for loans (if any), and the premium (excluding policy fee) for the policy will decrease in proportion to the amount of benefit paid. Availability varies by state. See rider for complete details.
- 2 Accelerated Benefits Rider - Confined Care, *Policy Form No. 9760 (AA, OL, PA, PS); AB303 (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 5.0% of the policy face amount. 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 (excluding policy fee) for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.

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
www.americanamicable.com

IA American Life Insurance Company
www.iaamerican-waco.com

Occidental Life Insurance Company of North Carolina
www.occidentallife.com

Pioneer American Insurance Company
www.pioneeramerican.com

Pioneer Security Life Insurance Company
www.pioneersecuritylife.com

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Each insurer has sole financial responsibility for its own products.