

# HOME PROTECTOR

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 15-20-25-30 YEAR LEVEL PREMIUM PERIOD

(Policy Form No. 9790)

*Your home may be your  
most valuable asset...*



*...Don't Take a Chance on Losing it.*

ALL PRODUCTS NOT AVAILABLE IN ALL STATES.

## Protect it today with affordable term life insurance you can count on.

What would you do if you were forced to leave the family home due to economic hardship caused by death, disability, or illness? Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with Home Protector. It helps protect your mortgage and your family from the financial devastation that can come with premature death, disability, or critical illness.

*Home Protector* and its optional benefit riders provide cash when needed to:

- Help pay off the mortgage if you die.
- Help pay the mortgage if you are disabled.
- Provide a lump sum cash payment if you suffer a critical illness.

## *Home Protector... How It Works*

### Helps Pay Off The Mortgage At Death

You select the amount of coverage you need and the level premium period that most closely matches your mortgage. You have the option of a 15, 20, 25, or 30-year level premium period. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to pay off the mortgage or to help with any other financial need.



### Helps Pay The Mortgage Payment During Disability

When you select the Disability Income Rider\* (Policy Form No. 9785), you may receive a monthly benefit of up to \$1,500 for a maximum benefit period of two years in the event you become disabled. Money paid to you under this benefit rider can be used to help pay for your mortgage or other bills.

### Provides Cash When Critically Ill <sup>1</sup>

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expense could take a toll on your family budget. The Accelerated Living Benefit Rider\* (Policy Form No. 9542) 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. Not all covered illnesses are available in all states.



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

For complete critical illness definitions, refer to the rider.

## Returns Premiums Paid

Hopefully, you will outlive your mortgage in good health. If you elect the Return of Premium Rider\* (Policy Form No. 9791), you can receive 100 percent of the base coverage premiums you paid at the end of the level premium paying period you have selected. Should you terminate the policy early, you are entitled to a partial refund as early as the 2nd policy year. The percentage of premiums returned to you increases yearly after the 2nd year until it reaches 100 percent at the end of the level premium paying period you have selected. (Return of Premium Rider is not available in all states.)

## Continues Your Coverage If Disabled

When you select the Waiver of Premium Rider\* (Policy Form No. 7180 for AA, PA & PS; PWO for OL), the company will waive your monthly premiums if you become totally and permanently disabled. With this extra protection, you can keep your valuable coverage during a disability. See rider for complete details.

## ADDITIONAL RIDER OPTIONS AVAILABLE

### Coverage For Your Spouse

The Level Term Insurance Rider\* (available on Spouse only) (Policy Form No. 8087) provides level term insurance coverage on your spouse. The maximum amount of coverage which can be applied for under this rider is up to the amount of base coverage.



### Coverage For Your Children

The Children's Insurance Agreement\* (Policy Form No. 8375) 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.

### Accidental Death

Should your death occur as the result of an accident, the Accidental Death Benefit Rider\* (Policy Form No. 7159) provides an additional benefit amount to your beneficiary.

## BENEFITS AVAILABLE WITH NO ADDITIONAL PREMIUM

### Terminal Illness Accelerated Benefit Rider (Policy Form No. 9473) <sup>2</sup>

You can receive payment of up to 100% of the face amount of your Home Protector 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. 9674) <sup>3</sup>

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.

\*Optional riders are available for an additional cost. All riders not available in all states.



# Consider all the facts, then make your own decision.

The American-Amicable group of companies 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 Home Protector from the American-Amicable group of companies, contact your licensed sales representative today, e-mail us at [contactus@aatx.com](mailto:contactus@aatx.com) or visit us at [www.aatx.com](http://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.

## “Home Protector 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 Accelerated Living Benefit Rider (Policy Form No. 9542).** This rider can provide a lump sum payment if the insured is diagnosed with a covered illness. The payment of the accelerated death benefit proceeds 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 the policy fee) for the policy will decrease in proportion to the amount of benefit paid.
- 2 Terminal Illness Accelerated Benefit Rider (Policy Form No. 9473).** 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. 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 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 benefit paid. Availability varies by state. See the rider for complete details.
- 3 Accelerated Benefits Rider - Confined Care (Policy Form No. 9674).** 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 (excluding the 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  
Occidental Life Insurance Company of North Carolina  
Pioneer American Insurance Company  
Pioneer Security Life Insurance Company**

Each insurer has sole financial responsibility for its own products.