

# TERM MADE SIMPLE



**HELPING TO PROVIDE PROTECTION  
FOR YOUR LOVED ONES.**

*Level Term Life Insurance to Age 95  
with 10/15/20/30 Year Level Premium Period  
Policy Form No. 3228 (AA, OL, PA)*

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

PRODUCTS NOT AVAILABLE IN ALL STATES.

*Insurance if you need it...*  
**Helping to provide security for your  
family's future with**  
**TERM MADE SIMPLE**

**THE TERM MADE SIMPLE ADVANTAGE**

At death, **Term Made Simple** provides...

a death benefit that may 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 needs by adding optional supplemental benefits and riders such as the Total Disability Benefit Rider or Critical Illness Rider.



**CONVERSION PRIVILEGE**

While the policy is in force, it may be converted to any plan of whole life or endowment 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 annual renewable term basis until you reach age 95. The premium will increase each year after the end of the level premium period.

**Benefits included with Term Made Simple**

**TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER <sup>1</sup>**

With this benefit, the Company can provide up to 100% of the death benefit if the insured is diagnosed by an authorized physician as terminally ill where life expectancy is 24 months or less (some states 12 months).

**ACCELERATED DEATH BENEFITS RIDER-CONFINED CARE <sup>2</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 per month.

**CHRONIC ILLNESS ACCELERATED BENEFIT RIDER <sup>3</sup>**

With this benefit, you can accelerate a portion of your death benefit early if an authorized physician certifies that you are permanently unable to perform at least two activities of daily living (ADL's). Activities may include eating, toileting, transferring, bathing, dressing, and continence. Availability varies by state, see rider for details.

## 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 AGREEMENT <sup>4</sup>

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

### ACCELERATED LIVING BENEFIT RIDER <sup>5</sup>

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 required covered illnesses. The benefit can be purchased in a 100%, 50%, or 25% acceleration of the base policy face amount, not to exceed \$100,000. See Rider for complete list of covered illnesses.

#### Covered illnesses include:

- Heart Attack
- Stroke
- 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 <sup>6</sup>

This benefit provides up to \$15,000 of term insurance coverage for each child. Coverage is provided to age 25 and then may be converted into any plan of whole life or endowment insurance offered by the Company for up to five times the initial rider amount without evidence of insurability.

### TOTAL DISABILITY BENEFIT RIDER <sup>7</sup>

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

### ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER <sup>8</sup>

This benefit can provide income protection during periods of total disability due to accident. If elected, it provides a monthly benefit of up to \$2,000 per month for a maximum benefit period of two years.

### WAIVER OF PREMIUM DISABILITY AGREEMENT <sup>9</sup>

With this rider, the Company may waive your premiums if you become permanently and totally disabled. With this extra protection, you can keep your valuable coverage during a disability.

### WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER <sup>10</sup>

With this rider, the Company may 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 (4) consecutive weeks after waiting period is satisfied.



## 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](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.



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

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

- <sup>1</sup> **Terminal Illness Accelerated Death Benefit Rider — Policy Form No. 9473; In CA Form No. 3575 (AA, OL, PA)** 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. For California, please refer to Form No. 3672-CA for rider details. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- <sup>2</sup> **Accelerated Benefits Rider-Confined Care — Policy Form No. 9674 (AA, OL, PA)** 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. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- <sup>3</sup> **Chronic Illness Accelerated Death Benefit Rider — Policy Form No. 3579 (AA, OL, PA)** If a licensed physician provides the Company a written statement attesting that you have become permanently unable to 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 a portion (up to 25% every 12 months) of the death benefit and pay the Owner of the policy. There is an administrative charge of \$100 and the maximum benefit available cannot exceed 95% of the total death benefit or a total of \$150,000. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- <sup>4</sup> **Accidental Death Benefit Agreement — Policy Form No. 7159 (AA, OL, PA)** Available for an additional premium. The benefit terminates at age 65. Availability varies by state, see rider for complete details.
- <sup>5</sup> **Accelerated Living Benefit Rider-Critical Illness (CIR) — Policy Form No. 9542; In CA Form No. 3576 (AA, OL, PA)** Available for an additional premium. Receipt of a living benefit may result in a taxable event and may affect your eligibility for public assistance. You should consult with a tax advisor and a social services agency. For complete Critical Illness definitions refer to the policy contract. Critical Illness Benefit available in 25%, 50%, or 100% acceleration of base face amount. Critical Illness premium is guaranteed for the initial five year period. For California, please refer to Form No. 3703-CA for rider details. Availability varies by state, see rider for complete details.
- <sup>6</sup> **Children’s Insurance Agreement (CIA) — Policy Form No. 8375 (AA, OL, PA)** If elected, the Children’s Insurance Agreement provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider. Benefit expires at the primary insured’s age 65, or the child’s age 25, whichever is earlier.
- <sup>7</sup> **Total Disability Benefit Rider (DIR) — Policy Form No. 9785 (AA, OL, PA)** Available for an additional premium. Availability varies by state, see rider for complete details.
- <sup>8</sup> **Accident Only Total Disability Benefit Rider — Policy Form No. 3281 (AA, OL, PA)** Available for an additional premium. Availability varies by state, see rider for complete details.
- <sup>9</sup> **Waiver of Premium Disability Agreement — Policy Form No. 7180 (AA, PA); PWO (OL)** Available for an additional premium. Availability varies by state, see rider for complete details..
- <sup>10</sup> **Waiver of Premium For Unemployment Rider — Policy Form No. 3231 (AA, OL, PA)** 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 (4) consecutive weeks after waiting period is satisfied. Availability varies by state, see rider for complete details.

Receipt of acceleration-of-life-insurance benefits may affect you, your spouse, 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 you 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**

Each Insurer has sole financial responsibility for its own products.