

Easy Term



Insurance
if you need it...

Assurance
if you don't.

**LEVEL TERM LIFE INSURANCE TO AGE 95
WITH 10-20-30 YEAR LEVEL PREMIUM PERIOD
Policy Form No. 06-9690 (AA, OL, PA, PS)
Policy Form No. LTL101 (IAA)**

**LEVEL TERM LIFE INSURANCE TO AGE 95
WITH 20-30 YEAR LEVEL PREMIUM PERIOD
WITH RETURN OF PREMIUM
Policy Form No. 3483**

ALL PRODUCTS NOT AVAILABLE IN ALL STATES.

Featuring...

**AN OPTIONAL
TOTAL DISABILITY BENEFIT RIDER ⁴
Policy Form No. 9785 (AA, OL, PA, PS)
Policy Form No. TD301 (IAA)**

**AND AN OPTIONAL
CRITICAL ILLNESS RIDER⁵
Policy Form No. 9542 (AA, OL, PA, PS)
Policy Form No. AB302 (IAA)
In CA Form No. 3576**

Insurance if you need it...

Secure your family's future with *Easy Term!*

- Affordable Life Insurance Protection Available in 10, 20, or 30 Year Plans
- 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 Death Benefit Rider ¹
- Accelerated Benefits Rider-Confined Care ²
- Chronic Illness Accelerated Death Benefit Rider ³

THE *Easy Term* ADVANTAGE

At Death, Easy Term 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 Total Disability Benefit Rider and Critical Illness Rider.

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 (4) consecutive weeks after the waiting period is satisfied. Availability varies by state, see rider for complete details.



Upon Disability...

Easy Term can provide a monthly disability income benefit of up to \$1,500 per month for a maximum benefit period of 2 years. This benefit, when purchased, can provide income protection during periods of total disability.*

Upon Critical Illness...

Easy Term can provide a lump sum payment if the Insured is 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.** For California, please refer to Form No. 3672-CA for rider details.



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

* With the addition of the Total Disability Benefit Rider - Form No. 9785 (AA, OL, PA, PS); TD301 (IAA) Available for an additional premium.

** With the addition of the Critical Illness Rider - Form No. 9542 (AA, OL, PA, PS); AB302 (IAA); In CA Form No. 3576 Available for an additional premium. All benefits not available in all states. 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.

*** With the addition of the Waiver of Premium For Unemployment Rider - Form No. 3231 Available for an additional premium.

...Assurance if you don't.

WHAT IF I SURVIVE THE LEVEL TERM PERIOD?

Purchase the Easy Term Return of Premium Plan and
Receive 75% of Your Premiums at the End of the Level Term Period!*

That's Right!

**Easy Term Can Refund 75% of Your Base Coverage Premiums
if You Never Use the Life Insurance Protection of Your Plan.**

An Easy Term Example:

The Carters have decided to protect their family's future with an Easy Term policy on Mr. Carter with a face amount of \$100,000. Mr. Carter is a 35 year old non-smoker. Some of the Easy Term Plan examples are shown below.



Easy Term Plan Examples (Initial Monthly Premium)	Example #1 \$41.46	Example #2 \$63.64	Example #3 \$88.68	Example #4 \$116.13
Life Insurance Protection for 30 Years - \$100,000	✓	✓	✓	✓
Refund of 75% Base Life Insurance Premiums*		✓	✓	✓
Total Disability Benefit Rider** Form No. 9785 (AA, OL, PA, PS); TD301 (IAA) Monthly Benefit of \$1,500***			✓	✓
Critical Illness Rider Form No. 9542 (AA, OL, PA, PS); AB302 (IAA); in CA Form No. 3576 100% Accelerated Death Benefit****				✓

* Return of Premium benefit is available at an additional premium and applies to the base coverage premiums only, exclusive of any riders or supplemental benefits. The benefit is an endowment that is equal to 75% of the base policy premiums, including the policy fee and modal loading amount, which are payable during the level premium period. Return of Premium available for the 20 and 30 Year Term only. Should you terminate the policy early, you are entitled to a partial refund once the cash values begin. The percentage of premiums returned to you increases yearly until it reaches 75 percent at the end of the level premium paying period you have selected.

** The Total Disability Benefit Rider is an optional Rider available with additional premium.

*** Maximum monthly Disability Income benefit (on Primary Insured only) of up to \$1,500 per month.

**** The optional Critical Illness Benefit is available in 25%, 50%, or 100% acceleration of base face amount. The additional premium is guaranteed for the initial 5 year period. For California, please refer to Form No. 3703-CA for rider details.

Consider all the facts, then make your own decision.

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, 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 Easy Term 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.

“Easy Term 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

- 1 Terminal Illness Accelerated Death Benefit Rider — Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA); In CA Policy Form No. 3575.** If you are diagnosed by a licensed physician with a life expectancy of 24 or less months (12 months in some states), 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. See rider for complete details.
- 2 Accelerated Benefits Rider-Confined Care — Policy Form No. 9674 (AA, OL, PA, PS); AB301 (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. This rider is added to every policy (where available) at no additional premium. See rider for complete details.
- 3 Chronic Illness Accelerated Death Benefit Rider — Policy Form No. 3579.** 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 the death benefit and pay a percentage to 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. See rider for complete details.
- 4 Total Disability Benefit Rider (Disability Income Rider) — Policy Form No. 9785 (AA, OL, PA, PS); TD301 (IAA).** Available for an additional premium. Availability varies by state, see rider for complete details.
- 5 Accelerated Living Benefit Rider-Critical Illness (CIR) — Policy Form No. 9542 (AA, OL, PA, PS); AB302 (IAA); In CA Policy Form No. 3576.** Receipt of a living benefit may result in a taxable event and 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 5 year period. For California, please refer to Form No. 3672-CA for rider details. Availability varies by state, see 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 / IA American Life Insurance Company
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.