

CONFINED CARE RIDER

(ACCELERATED BENEFITS RIDER - CONFINED CARE*)



Features:

- If you become permanently confined to a nursing home at least 30 days after the policy is issued, you can receive a monthly benefit equal to the lesser of 2.5% of the face amount of your policy or \$5,000.
- This benefit is available at no additional charge.

Here's an example of how this exciting benefit works:

- ▶ Jane purchased a life insurance policy with a death benefit of \$100,000.
- ▶ Subsequently she becomes a full-time, permanent resident of a nursing home.
- ▶ She can elect to receive a monthly benefit in the amount of \$2,500.

Calculation: \$100,000 - Death Benefit
 *2.5%
 \$2,500 - Monthly Benefit

- ▶ For each month she continues to receive the benefit, the death benefit of the policy is reduced by \$2,500.
- ▶ The monthly benefit in this example would continue for a period of 40 months, at which time the policy would terminate with no additional benefits.

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.

* Policy Form No. 9674 (AA, OL, PA, PS); AB301 (IAA). Not available in all states.