

HOME PROTECTOR

Your home may be your most valuable asset...



...don't take a chance on losing it.

LEVEL TERM LIFE INSURANCE to AGE 95 with 15-20-25-30 YEAR LEVEL PREMIUM PERIOD
(Policy Form No. 3274)

LEVEL TERM LIFE INSURANCE to AGE 95 with 20-25-30 YEAR LEVEL PREMIUM PERIOD
with RETURN OF PREMIUM
(Policy Form No. 3482)

Helping to provide protection on what you value most 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 may provide cash when needed to:

- May help pay off the mortgage if you die.
- May help pay the mortgage if you are disabled.
- May provide a lump sum cash payment if you suffer a critical illness.

Prepare for sudden, unexpected changes before it's too late — because anything could happen.

THE HOME PROTECTOR ADVANTAGE*

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 may be paid directly to your beneficiaries. Death benefit can be used to pay off the mortgage or to help with any other financial need.

UPON DISABILITY...

When you select the Total Disability Benefit Rider¹, you may receive a monthly benefit of up to \$1,500, for a maximum benefit period of two years in the event you become Totally Disabled.

When you select the Accident Only Total Disability Benefit Rider² you may receive a monthly benefit of up to \$2,000 per month for a maximum benefit period of two years in the event you become Totally Disabled due to an accident. This benefit has the hard-working American in mind and is available for Self-Employed individuals.

Money paid to you under these benefit riders can be used to help pay for your mortgage or other bills.

When you select the Waiver of Premium Disability Agreement³, the Company will waive your monthly premiums if you become permanently and totally disabled. With this extra protection, you can keep your valuable coverage during a disability.

UPON CRITICAL ILLNESS...

Home Protector may provide a lump sum payment if the Insured is diagnosed with one of the following covered critical illnesses under our Accelerated Living Benefits Rider 4. The benefit may be purchased in a 25%, 50%, or 100% acceleration of the base policy face amount.**

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

* Policy performance based on values guaranteed in the policy language and according to policy terms.





RETURN OF PREMIUM PLAN

Hopefully, you will outlive your mortgage in good health. If you elect the Return of Premium Plan, you may receive 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 20,25 & 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% at the end of the level premium paying period you have selected.

ACCIDENTAL DEATH BENEFIT AGREEMENT ⁵

If selected, this benefit 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 FOR UNEMPLOYMENT RIDER ⁶

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.

HELP TO PROTECT YOUR FAMILY WITH OPTIONAL COVERAGE DESIGNED JUST FOR THEM!

COVERAGE FOR YOUR SPOUSE

The Level Term Insurance Rider⁷ provides level term insurance coverage on your spouse. The maximum amount of coverage which may be applied for under this rider is up to the amount of base coverage.

COVERAGE FOR YOUR CHILDREN

The Children's Insurance Agreement⁸ provides up to \$15,000 of additional 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.



ADDITIONAL BENEFITS WITH NO ADDITIONAL PREMIUM COST!

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER ⁹

With this benefit, the Company may 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 BENEFITS RIDER-CONFINED CARE ¹⁰

With this benefit, if you are confined to a nursing home at least 30 days after the policy is issued you may receive a monthly benefit of 2.5% of the face amount up to \$5,000 per month.

CHRONIC ILLNESS ACCELERATED BENEFIT RIDER ¹¹

With this benefit, you may 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 include eating, toileting, transferring, bathing, dressing, and continence.

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, 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.

“Home Protector 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 TOTAL DISABILITY BENEFIT RIDER (DIR) — Policy Form No. 9785.** Available for an additional premium. Availability varies by state, see rider for complete details.
- 2 ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281.** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- 3 WAIVER OF PREMIUM DISABILITY AGREEMENT — Policy Form No. 7180 (AA, PA, PS; PWO for OL).** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- 4 ACCELERATED LIVING BENEFIT RIDER-CRITICAL ILLNESS (CIR) — Policy Form No. 9542 ; In CA, Policy Form No. 3476.** 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.
- 5 ACCIDENTAL DEATH BENEFIT AGREEMENT — Policy Form No. 7159.** Available for an additional premium. The benefit terminates at age 65. Availability varies by state, see rider for complete details.
- 6 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.
- 7 LEVEL TERM INSURANCE RIDER — Policy Form No. 8087.** Available for an additional premium and only on the spouse of the Insured. Availability varies by state, see rider for complete details.
- 8 CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375.** Provides up to \$15,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is \$8.52 annually (Maximum of five units) regardless of the number of children covered. 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 amount of coverage under the rider. Availability varies by state, see rider for complete details.
- 9 TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 9473 ; In CA, Policy Form 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 proceeds 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 death benefit proceeds that are 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 complete details.
- 10 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 death benefit proceeds that are 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 death benefit proceeds that are paid. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for complete details.
- 11 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 may 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. 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. Whether such benefits qualify depends on factors such as your life expectancy when benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. Suppose the acceleration-of-life insurance benefits qualify for favorable tax treatment. In that case, 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. 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. Consult with a qualified tax advisor and 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.