



HELPING TO PROVIDE FINANCIAL SECURITY FOR YOUR LOVED ONES.

SafeCare Term

SIMPLIFIED ISSUE TERM LIFE INSURANCE*



Level Term Life Insurance to Age 95 with 10-, 15-, 20-, & 30- Year Level Premium Period
Policy Form No. 3768

Level Term Life Insurance to Age 95 with 20- & 30- Year Level Premium Period with Return Of Premium
Policy Form No. 3769

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

PRODUCTS NOT AVAILABLE IN ALL STATES.



Helping to provide security for your family's future with SafeCare Term.

At death, SafeCare Term may provide a cash benefit that may be used to:

- pay off the mortgage,
- provide for your children's education,
- deliver additional income for your spouse, or
- help with any other final needs.

This death benefit passes federal income tax-free to your beneficiaries. Supplemental benefits and riders may extend your coverage to include illness and other disability benefits. See below for details.

Additional Benefits With No Additional Charge

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER¹

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 DEATH BENEFIT RIDER-CONFINED CARE²

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 RIDER³

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.



Customize your plan by selecting from the following optional riders!

See rider form for complete details. Additional premiums required and availability and terms vary.

RETURN OF PREMIUM DEATH BENEFIT PLAN

The Return of Premium benefit provides cash values within the first few policy years. Should the policy terminate early, the Owner is entitled to a partial surrender once the cash values begin. The percentage of premium payments returned increases yearly after the second year until it reaches 75% at the end of the level premium paying period that was selected.

ACCIDENTAL DEATH BENEFIT AGREEMENT⁴

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

ACCELERATED LIVING BENEFIT RIDER⁵

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 may provide a lump sum payment if you are diagnosed with one of the required covered illnesses. The benefit may 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 AGREEMENT⁶

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 a whole life or endowment plan of insurance offered by the Company at that time for up to five times the initial rider amount without evidence of insurability.

TOTAL DISABILITY BENEFIT RIDER⁷

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

ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER⁸

This benefit provides income protection during periods of total disability due to accident. If elected, it provides a monthly benefit up to \$2,000 for a maximum benefit period of two years. This benefit has the hard-working American in mind and is available for self-employed individuals.

WAIVER OF PREMIUM DISABILITY AGREEMENT⁹

The Company will waive your premiums if you become permanently and totally disabled. With this extra protection, you are able to keep your valuable coverage during a disability.

WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER¹⁰

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.

LEVEL TERM INSURANCE RIDER¹¹

The Level Term Insurance Rider provides level term insurance coverage on your spouse. The maximum amount of coverage allowed under this rider is up to the amount of base coverage.

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 SafeCare 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.

“SafeCare 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)** 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. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- ² **Accelerated Death Benefit 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. Availability varies by state, see rider for 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 may 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.
- ⁴ **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.
- ⁵ **Accelerated Living Benefit Rider-Critical Illness (CIR) — Policy Form No. 9542 (AA, OL, PA)** Available for an additional premium. 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. Availability varies by state, see rider for complete details.
- ⁶ **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.
- ⁷ **Total Disability Benefit Rider (DIR) — Policy Form No. 9785 (AA, OL, PA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- ⁸ **Accident Only Total Disability Benefit Rider — Policy Form No. 3281 (AA, OL, PA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- ⁹ **Waiver of Premium Disability Agreement — Policy Form No. 7180 (AA, PA); PWO (OL)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- ¹⁰ **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.
- ¹¹ **Level Term Insurance Rider — Policy Form No. 8087 (AA, OL, PA)** Available for an additional premium and only on the spouse of the Insured. Availability varies by state, see rider for complete details.

The acceleration-of-life insurance proceeds 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 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 proceeds qualify for favorable tax treatment, the proceeds will be excludable from your income and not subject to federal taxation. However, acceleration-of-life insurance proceeds payments may be taxable by your state. Tax laws relating to acceleration-of-life insurance proceeds 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 you, 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 you 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.