



EXPRESS TERM

SIMPLIFIED ISSUE TERM LIFE INSURANCE*

Helping to provide financial protection for you and your loved ones!

COST EFFECTIVE & FLEXIBLE OPTIONS AVAILABLE

- ★ Total Disability Benefit Rider
- ★ Critical Illness Riders for You and Your Family
- ★ Waiver of Premium for Unemployment Rider
- ★ Return of Premium Plans

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 10-20-25-30 YEAR LEVEL PREMIUM PERIOD

Policy Form No. 3394 (AA, OL, PA)

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-25-30 YEAR LEVEL PREMIUM PERIOD WITH RETURN OF PREMIUM

Policy Form No. 3390 (AA, OL, PA)

Life Insurance Underwritten by:

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



**AMERICAN
AMICABLE
GROUP**

PRODUCTS NOT AVAILABLE IN ALL STATES.

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

Step up your protection and trust **EXPRESS TERM** to help provide you with peace of mind.

- Affordable life insurance protection available in 10, 20, 25, 30 year plans.
 - Rates guaranteed to remain level for period selected.
 - Death benefit proceeds may pass to beneficiaries federal income tax-free.*
 - Total Disability Benefit Rider ¹
 - Accident Only Total Disability Benefit Rider Option ²
 - Accelerated Living Benefit Rider Critical Illness Rider Option ³
 - Waiver of Premium for Unemployment Rider Option ⁴
 - Terminal Illness Accelerated Death Benefit Rider ⁵
 - Accelerated Benefits Rider — Confined Care Rider ⁶
 - Chronic Illness Accelerated Death Benefit Rider ⁷
- AND MORE!*



Protect what you value most with **EXPRESS TERM**

At death, EXPRESS TERM provides... a death benefit that may be used to pay off the mortgage, reduce debts, provide additional financial support for your spouse, and more. **Express Term** is easily customizable with multiple optional riders you may select depending on availability.

APPLY FOR UP TO \$500,000 IN COVERAGE **

UPON DISABILITY...

Our optional Total Disability Benefit Rider ¹ may provide a monthly disability income benefit of up to \$2,000 monthly for a maximum benefit period of two years. This benefit, available for an additional premium, may provide income protection during periods of total disability.

OR

Our optional Accident Only Total Disability Benefit Rider ² may provide a monthly disability income benefit of up to \$2,000 monthly for a maximum benefit period of two years. This benefit, available for an additional premium, may provide income protection should you become totally disabled due to an accident. This benefit has the hard-working American in mind and is available for self-employed individuals.

UPON CRITICAL ILLNESS³ ...

Express Term may provide a lump sum payment if the insured is diagnosed with one of the following covered illnesses listed below. 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. 3703-CA for rider details.

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

IF YOU BECOME UNEMPLOYED...

Our optional Waiver of Premium Unemployment Rider ⁴ may allow the Company to waive your premiums for the base coverage and all riders for up to six months should you become unemployed for a period of four consecutive weeks after the waiting period is satisfied. This rider, available for an additional premium, may provide security for unexpected financial hardship.

* Loans taken against cash value will reduce the death benefit if not repaid.

NOTE: Withdrawals taken prior to age 59 1/2 may be subject to tax penalties. The Company nor its agents give legal or tax advice, please contact your legal or tax advisor with any additional questions.

** If insured is the age of 45 and younger, the maximum face amount is \$500,000. Insured is the age 46 and older, the maximum face amount is \$300,000.

*** 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.



What if I Survive the Level Term Period?

Purchase the Express Term Return of Premium Plan and receive 75% of your premiums at the end of the level term period!* That's right! Express Term can refund 75% of your base coverage premiums if you never use the life insurance protection.

Benefits Included with Express Term not available in all states

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER ⁵

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 fewer (some states 12 months).

ACCELERATED BENEFITS RIDER - CONFINED CARE ⁶

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 DEATH BENEFIT RIDER ⁷

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.

Optional Benefits for Additional Premium Cost

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

WAIVER OF PREMIUM DISABILITY AGREEMENT ⁸

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

SPOUSE TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT ⁹

If elected, this rider provides 10-year term life insurance payable at death for the spouse of the insured. If one of the qualifying events, as outlined in the Rider, occurs then the benefit amount can be accelerated.

CHILDREN'S TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT ¹⁰

If elected, this rider provides 10-year term life insurance payable at death for one or more children of the insured. If one of the qualifying events, as outlined in the Rider, occurs then the benefit amount can be accelerated.

CHILDREN'S INSURANCE AGREEMENT ¹¹

The Children's Insurance Agreement provides term insurance coverage on the lives of your children until age 25, at which time the coverage 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 without evidence of insurability.

ACCIDENTAL DEATH BENEFIT AGREEMENT ¹²

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

Why Should I Get Life Insurance?

Life insurance may give you the peace of mind to know that you may prevent or lessen the effects of financial hardship on your family. You may have a dream to send your children to college or buy them their first car. You may want your family to continue to support the lifestyle you worked so hard to obtain. Life insurance provides you the opportunity to provide for those most important to you should you no longer be there to do so. Don't wait until it's too late!



Planning your
FUTURE
is *simple* with
EXPRESS TERM.

Secure a *better*
future **TODAY!**

* Return of Premium Death 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. ROP plan is available for the 20, 25, and 30, Year Term only. Should you terminate the policy early, you are entitled to a partial refund once the cash value accumulation begins. 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.

Consider all the facts, then make your own decision.

The American Amicable Group, 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 Express Term from the American Amicable Group, contact your licensed sales representative today!

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.

- ¹ **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.
- 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 **ACCELERATED LIVING BENEFIT RIDER-CRITICAL ILLNESS (CIR) — Policy Form No. 9542 (AA, OL, PA); In CA Policy Form No. 3576** – 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.
- ⁴ **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.
- ⁵ **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 9473 (AA, OL, PA); In CA Form No. 3575** – If you are diagnosed by a licensed physician with a life expectancy of 12 or fewer months (24 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.
- ⁶ **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 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.
- ⁷ **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. Availability varies by state, see rider for complete details.
- ⁸ **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.
- ⁹ **SPOUSE TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT (STI) — Policy Form No. 3361** – Rider coverage expires at primary insured's age 70 or spouse's age 70, whichever occurs first. Available for an additional premium. Availability varies by state, see rider for complete details.
- ¹⁰ **CHILDREN'S TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT (CTI) — Policy Form No. 3372** – Rider coverage terminates at attained age 25 or primary insured's age 70, whichever comes first. Available for an additional premium. Availability varies by state, see rider for complete details.
- ¹¹ **CHILDREN'S INSURANCE AGREEMENT (CIA) — Policy Form No. 8375 (AA, OL, PA)** – 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.
- ¹² **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. 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.

