

GRANDCHILD RIDER FEATURES

(Children's Insurance Agreement-GCIA*)

Our grandchildren and great grandchildren are our future. Now you can provide **\$10,000** of valuable life insurance protection for them at the fantastic rate of just **\$2 per month**, per grandchild and great grandchild. This rider includes a conversion privilege, without evidence of insurability, for up to **\$50,000** of individual protection regardless of their health.

Here is how it works:

- Grandchildren and great grandchildren ages 180 days - 15 years are eligible for coverage.
- Insure each grandchild and great grandchild for \$5,000 per unit selected of life insurance protection through age 20.
- Maximum units: 2 per each grandchild or great grandchild
- The monthly premium for each unit is \$1.00 per month.
- No limit to the number of grandchild or great grandchild that can be insured.
- Simple application process, no complicated underwriting requirements.
- Available to grandparents and great grandparents ages 50 - 80.
- Conversion privilege upon expiry of rider coverage for up to \$50,000 of individual protection.
- Rider coverage is fully paid-up in the event of the primary insured's death (does not apply to the Golden Solution - Return of Premium plan).
- Additional eligible grandchildren and great grandchildren can be added to policy at any time while the rider is in force for the same benefit and premium.



Take advantage of this valuable opportunity to provide additional protection on your grandchildren and great grandchildren while guaranteeing their eligibility for future life insurance protection.

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. 9579 (AA, OL, PA, PS); CIB303(IAA) (attached to Golden Solution - Whole Life Insurance plans) and Policy Form No. 9581 (AA, OL, PA, PS); CIB302 (IAA) (attached to Golden Solution - Whole Life Insurance Return of Premium plan)