



# You Can Survive A Critical Illness

The Critical Illness Rider - Policy Form No. 9542 (AA, OL, PA, PS); AB302 (IAA); In CA Form 3576. Provides a cash benefit which is paid directly to the Insured upon the diagnosis of a covered critical illness. This benefit may be used in any manner the insured chooses.

In the event of a critical illness, which would you rather have...  
a 'GET WELL SOON' card or a 'LIVING BENEFIT' paid directly to you?

***Living Benefits are paid directly to you.***

You choose how to spend the benefit at a time when you and your family may need extra cash the most.

Some examples of the ways in which you may choose to spend the benefit paid to you:

- ✓ Lost Income
- ✓ Auto Payments
- ✓ Credit Card Bills
- ✓ Co-pays
- ✓ Home Healthcare
- ✓ Help with Your Quality of Life
- ✓ Childcare & Housekeeping Expenses
- ✓ Treatment for Drugs
- ✓ Replace a Paycheck
- ✓ Help Keep Your Business Going

Unfortunately, no one knows when they may be facing the reality of dealing with a critical illness. When faced with a critical illness, both medical and non-medical expenses arise. These out-of-pocket expenses, such as lost wages, expenses not covered by your medical insurance, and home healthcare can come along during stressful times, and they can be damaging financially. In these situations, you may find yourself without sufficient savings and forced to use other assets to help cover costs. Our effort is to provide an affordably priced product if a critical illness happens, because you can survive a critical illness.

## **Covered Conditions...**

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 following covered illnesses. This benefit provides for 100%, 50%, or 25% acceleration of the base policy face amount, not to exceed \$100,000.<sup>1</sup> (Acceleration benefit is determined at time of issue, see the rider for complete details.)

### **100% COVERAGE OF ISSUED ACCELERATION BENEFIT**

- **Heart Attack**
- **Stroke**
- **Cancer**
- **Blindness**
- **Terminal Illness**
- **Kidney Failure**
- **Paralysis**
- **Major Organ Transplant**
- **HIV contracted performing duties as professional healthcare worker**

### **10% COVERAGE OF ISSUED ACCELERATION BENEFIT**

- **Coronary Artery Bypass Graft <sup>1</sup>**

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<sup>1</sup> **Accelerated Living Benefit Rider - Critical Illness (Policy Form No. 9542 (AA, OL, PA, PS); AB302 (IAA); In CA Form 3576)** — 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 5 year period. For California, please refer to Form No. 3672-CA for rider details. 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 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 benefits qualify for favorable tax treatment, the benefits will be exclude-able 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. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits exclude-able 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 products.*