



ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER¹

Policy Form No. 3281

The Accident Only Total Disability Benefit Rider is an innovative addition created with the hard-working American in mind. This rider can help alleviate added stress you and your family may encounter by providing additional income should you become totally disabled from an accident.

Providing a Sense of Security

How does this rider work?

Should you become totally disabled due to an accident, this benefit will provide up to \$2,000 per month of lost income for up to two years!²

Self-employed?

Don't worry, you may qualify for coverage! That's right, our Accident Only Total Disability Income Rider is available for self-employed individuals.

It happens more often than you would think...

The sobering fact for 20 year olds is that more than 1 in 4 of them becomes disabled before reaching retirement age.³

Financial hardship could happen to you...

Should you become totally disabled, you may lose your income. Without your income, most likely your biggest asset, it may be difficult to support yourself or your loved ones financially. You may think Social Security Disability Insurance (SSDI) will have you covered. Social Security paid an average monthly disability benefit of \$1,362 to all disabled workers. That is barely enough to keep a beneficiary above the 2022 poverty level (\$13,590 annually).³

Could supplemental income help if you become Totally Disabled?

- 10% of Americans have enough savings to pay for an unexpected \$1,000 expense in cash. The rest would have to borrow, use a credit card, or take out a personal loan.⁴

¹ Rider not available in all states.

² The benefit is payable for up to 2 years after the Insured has been totally disabled for 60 days.

³ <https://www.ssa.gov/oact/STATS/dib-g3.html> July 2022

⁴ <https://thehill.com/changing-america/respect/poverty/590453-survey-finds-over-half-of-americans-cant-afford-a-1000> January 2022

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
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Each Insurer has sole financial responsibility for its own products.