CHRONIC ILLNESS RIDER

(Chronic Illness Accelerated Death Benefit Rider)

Policy Form No. 3579

Features:

- This rider is added to every policy (where available) at **NO ADDITIONAL PREMIUM.**
- With this benefit, you may accelerate a portion (25% every 12 months) of your death benefit early if an authorized physician certifies that you are chronically ill.
- This benefit will allow you to request up to 95% of your policy's death benefit subject to a maximum amount of $150,000 over the lifetime of the policy.

When the benefit becomes available:

To be considered chronically ill one of the following would need to have occurred after the effective date of the rider:

- Becoming permanently unable to perform, without substantial assistance from another person, at least two (2) activities of daily living (eating, toileting, transferring, bathing, dressing, and continence) for a period of at least 90 consecutive days due to loss of functional capacity; or
- Requiring substantial supervision for a period of at least 90 consecutive days by another person to protect oneself from threats to health and safety due to severe cognitive impairment.

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.

PRODUCTS NOT AVAILABLE IN ALL STATES

* 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.