

# Easy Term

SIMPLIFIED ISSUE TERM LIFE INSURANCE\*



Insurance if you need it...  
Assurance if you don't.

LEVEL TERM LIFE INSURANCE TO AGE 95  
WITH 10-20-30 YEAR LEVEL PREMIUM PERIOD  
Policy Form No. 06-9690 (AA, OL, PA, PS)  
Policy Form No. LTL101 (IAA)

LEVEL TERM LIFE INSURANCE TO AGE 95  
WITH 20-30 YEAR LEVEL PREMIUM PERIOD  
WITH RETURN OF PREMIUM (ROP)  
Policy Form No. 3483

## Featuring...

TOTAL DISABILITY BENEFIT RIDER <sup>7</sup>  
Policy Form No. 9785 (AA, OL, PA, PS)  
Policy Form No. TD301 (IAA)



CRITICAL ILLNESS RIDER <sup>5</sup>  
Policy Form No. 9542 (AA, OL, PA, PS)  
Policy Form No. AB302 (IAA)  
In CA Form No. 3576

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



## *Insurance if you need it...*

Helping to provide security for your family's future with *Easy Term!*

- 
- 
- Affordable life insurance protection available in 10, 20, & 30 Year plans.
  - Rates guaranteed to remain level for period selected.
  - Term to 95 with guaranteed premiums.
  - Death benefit proceeds may pass to beneficiaries federal income tax-free.\*
  - Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>
  - Accelerated Benefits Rider-Confined Care <sup>2</sup>
  - Chronic Illness Accelerated Death Benefit Rider <sup>3</sup>

AND MORE...

## THE *Easy Term* ADVANTAGE

**At death, Easy Term provides...** a death benefit that can be used to pay off the mortgage, reduce debts, provide additional income for your spouse, and more. This death benefit passes federal income tax-free to your beneficiaries. You may customize your plan to fit your specific needs by adding the optional supplemental benefits and riders such as Total Disability Benefit Rider and Critical Illness Rider.

### RENEWABILITY

After the guaranteed level premium period, the policy may continue coverage on an annual-renewable term basis until you reach age 95. The premium will increase each year after the end of the level premium period.

### CONVERSION PRIVILEGE

While the policy is in force, you have the option to convert it into any plan of whole life or endowment insurance that is offered by the Company at the time of conversion without any evidence of insurability required and for an amount up to the face amount of the original policy.

## NO COST RIDERS not available in all states

### Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>

With this benefit, the Company can 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 less (some states 12 months).

### Accelerated Benefits Rider- Confined Care <sup>2</sup>

With this benefit, if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of 2.5% of the face amount up to \$5,000 per month.

### Chronic Illness Accelerated Death Benefit Rider <sup>3</sup>

With this benefit, you can 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.

\* 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.

## What if I survive the level term period?

Purchase the Easy Term Return of Premium Death Benefit plan and receive 75% of your premiums at the end of the level term period!\* That's right! Easy Term may refund 75% of your base coverage premiums if you never use the life insurance protection of your plan.

## Customize Your Plan by Selecting From the Following Optional Riders...

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

### ACCIDENTAL DEATH BENEFIT AGREEMENT <sup>4</sup>

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

### ACCELERATED LIVING BENEFIT RIDER (CRITICAL ILLNESS RIDER) <sup>5</sup>

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 can provide a lump sum payment if you are diagnosed with one of the required covered illnesses. The benefit can be purchased in a 100%, 50%, or 25% acceleration of the base policy face amount, not to exceed \$100,000.

#### Covered illnesses include:

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

### CHILDREN'S INSURANCE AGREEMENT <sup>6</sup>

This benefit provides up to \$15,000 of term insurance coverage for each child. Coverage is provided to age 25 with the option of conversion into a whole life or endowment insurance policy offered by the Company for up to five times the initial rider amount without evidence of insurability.

### TOTAL DISABILITY BENEFIT RIDER <sup>7</sup>

This benefit can provide income protection during periods of total disability. If elected, it provides a monthly benefit of up to \$1,500 monthly for a maximum benefit period of two years.

### ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER <sup>8</sup>

This benefit can provide income protection during periods of total disability due to accident. If elected, it provides a monthly benefit of up to \$2,000 monthly for a maximum benefit period of two years. This benefit has the hard-working American in mind and is available for self-employed individuals.

### WAIVER OF PREMIUM DISABILITY AGREEMENT <sup>9</sup>

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

### WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER <sup>10</sup>

The Company will waive your premiums for the base coverage and all riders for up to six (6) months after you are unemployed for four (4) consecutive weeks after the waiting period is satisfied.

\* 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 & 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 of Companies, 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 Easy Term from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at [contactus@aatx.com](mailto:contactus@aatx.com) or visit us at [www.aatx.com](http://www.aatx.com).

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.

**“Easy Term represents a commitment on our part to help provide security and assurance at a time in your life when you need it the most.”**

**Joe Dunlap, President, American-Amicable Group of Companies**

- 1 Terminal Illness Accelerated Death Benefit Rider — Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA); In CA Policy Form No. 3575**  
If you are diagnosed by a licensed physician with a life expectancy of 24 or less months (12 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.
- 2 Accelerated Benefits Rider-Confined Care — Policy Form No. 9674 (AA, OL, PA, PS); AB301 (IAA)** 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 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. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for complete details.
- 3 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.
- 4 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.
- 5 Accelerated Living Benefit Rider-Critical Illness (CIR) — Policy Form No. 9542; In CA Form No. 3576 (AA, OL, PA)** Available for an additional premium. 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 Benefit 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.
- 6 Children's Insurance Agreement (CIA) — Policy Form No. 8375 (AA, OL, PA)** If elected, the Children's Insurance Agreement provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider. Benefit expires at the primary insured's age 65 or the child's age 25, whichever is earlier.
- 7 Total Disability Benefit Rider (DIR) — Policy Form No. 9785 (AA, OL, PA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- 8 Accident Only Total Disability Benefit Rider — Policy Form No. 3281 (AA, OL, PA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.
- 9 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.
- 10 Waiver of Premium For Unemployment Rider — Policy Form No. 3231 (AA, OL, PA)** The Company will waive your premiums for the base coverage and all riders for up to six (6) months after you are unemployed for four (4) consecutive weeks after waiting period is satisfied. Availability varies by state, see rider for complete details.

The acceleration-of-life insurance proceeds 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 proceeds qualify for favorable tax treatment, the proceeds will be excludable from your income and not subject to federal taxation. However, acceleration-of-life insurance proceeds payments may be taxable by your state. Tax laws relating to acceleration-of-life insurance proceeds are complex. You are advised to 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 proceeds 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 own products.