FAMILY SOLUTION

INDIVIDUAL WHOLE LIFE INSURANCE**

☐ **Immediate Death Benefit**
Policy Form No. 9772 (AA, OL, PA, PS); GDWL103 (IAA)
The immediate plan will pay 100% of face amount upon death of the insured in all policy years. *

☐ **Return of Premium Death Benefit (ROP)**
Policy Form No. 9471 (AA, OL, PA, PS); GDWL101 (IAA)
For the return of premium plan, the death benefit paid will be the return of premium plus 10% interest if death occurs within the first three years from date of issue. After the graded period, 100% of the face amount will be paid. For accidental death, 100% of the face amount will be paid regardless of the policy year.*

* Less any outstanding policy loans
** Policy approval is subject to Underwriting.

FAMILY SOLUTION FEATURES

AFFORDABLE PREMIUMS:
Never to increase regardless of changes to your age or health.

DEATH BENEFIT*:
Never to decrease regardless of changes to your age or health. Benefits are paid to your beneficiary and are not subject to federal income tax.

NON-CANCELLABLE:
Never to be cancelled because of changes to your age or health as long as premiums are paid.

CASH VALUES:
Cash values accumulate and can be used for emergencies or other financial needs.**

EASY TO APPLY:
No medical exam required. Your eligibility is based on the answers to the medical questions and a telephone interview (if applicable).

* Loans taken against cash value will reduce the death benefit if not repaid.

** 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.

Helping to provide financial protection for you and your loved ones!

RIDERS AND BENEFITS not available in all states

NO COST BENEFITS not available in all states

- **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER [1]**

  With this benefit, you may receive up to 100% of the death benefit of your Family Solution policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states).

- **ACCELERATED BENEFITS RIDER - CONFINED CARE [2]**

  With this benefit, if you are permanently confined to a nursing home, at least 30 days after the policy is issued, you can receive a fixed monthly payment equal to 5.0% of the policy face amount. This rider is available on the Immediate Death Benefit plan only.

OPTIONAL RIDERS FOR ADDITIONAL PREMIUM COST

- **LEVEL TERM INSURANCE RIDER [3]** (available on spouse only)

  Provides level term insurance on your spouse for 20 years or to the insured's age 70, whichever comes first. The minimum amount of coverage is $5,000 and the maximum is $35,000, but not to exceed the face amount of the base policy.

- **CHILDREN'S INSURANCE AGREEMENT [4]**

  Provides up to $9,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is $8.52 annually (maximum of three units) regardless of the number of children covered. Coverage is convertible up to age 25 to any plan of whole life or endowment insurance which is offered by the Company for up to five times the amount of coverage under this rider. (not available on ROP plan)

- **ACCIDENTAL DEATH BENEFIT AGREEMENT [5]**

  Should your death occur as the result of an accident, the Accidental Death Benefit Agreement provides an additional benefit amount to your beneficiary. (not available on ROP plan)

- **WAIVER OF PREMIUM DISABILITY AGREEMENT [6]**

  If you become permanently and totally disabled (after six consecutive months of total disability), this benefit will waive the payment of each policy premium. With this extra protection, you can keep your valuable coverage during a total disability. (not available on ROP plan)

About the American-Amicable Group of Companies...

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 whole life insurance products with different features, benefits, and charges; issue ages, guaranteed premium periods, and underwriting classifications.

For all the details about the Family Solution from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at contactus@aatx.com or visit us at www.aatx.com.

Of course, as with the selection of any 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.

"Family Solution 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); or 3575 in CA** If you are diagnosed by a licensed physician with a life expectancy of 12 or less months (some states 24 months), you may receive up to 100% of the death benefit. This rider (where available) is added to policies issued at no additional premium. The payment of the accelerated benefit will reduce the life insurance proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium (excluding policy fee) for the policy will decrease in proportion to the amount of benefit paid. For California, please refer to Form No. 3672-CA for rider details. Availability varies by state, see rider for complete details.
2. **Accelerated Benefits Rider - Confined Care, Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (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 5.0% of the policy face amount. This rider (where available) is added to policies issued at no additional premium. 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 (excluding policy fee) for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state, see the rider for complete details.
3. **Level Term Insurance Rider (available on spouse only), Policy Form No. 8087** Provides level term insurance on your spouse for 20 years or to the Insured's age 70, whichever comes first. The minimum amount of coverage is $5,000 and the maximum is $35,000, but not to exceed the face amount of base policy. Availability varies by state, see rider for complete details.
4. **Children's Insurance Agreement, Policy Form No. 8375** Provides up to $9,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is $28.80 annually (maximum of three units) regardless of the number of children covered. Coverage is convertible up to age 25 to a whole life or endowment plan of insurance for up to five times the amount of coverage under the rider. Availability varies by state, see rider for complete details.
5. **Accidental Death Benefit Agreement, Policy Form No. 7159** Provides an additional amount equal to the face amount of the policy should the Insured die as the result of an accident. Availability varies by state, see rider for complete details.
6. **Waiver of Premium Disability Agreement, Policy Form No. 7180** If you become permanently and totally disabled, (after six consecutive months of total disability), this benefit will waive the payment of each policy premium. 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 excludable 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 excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, 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 your spouse's or your family's eligibility for public assistance.

Life Insurance Underwritten by:

American-Amicable Life Insurance Company of Texas
www.americanamicable.com

IA American Life Insurance Company
www.iaamerican-waco.com

Occidental Life Insurance Company of North Carolina
www.occidentallife.com

Pioneer American Insurance Company
www.pioneeramerican.com

Pioneer Security Life Insurance Company
www.pioneersecuritylife.com

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Each Insurer has sole financial responsibility for its own products.