SURVIVOR PROTECTOR

Protection You Can Trust

Decreasing Term Life Insurance
with 15-20-25-30 to Age 70 Level Premium Periods
Policy Form No. 3422

with **Monthly Income Benefit** option

ALL PRODUCTS NOT AVAILABLE IN ALL STATES

Protect your family's future with SURVIVOR PROTECTOR!

- **Affordable Life Insurance Protection Available in 15, 20, 25, 30, or to age 70 Plans**
- **Rates guaranteed to remain level for period selected**
- **Monthly Income Death Benefit Option**
- **Multiple riders offer customizable coverage opportunities**
- **Inherent Terminal Illness Rider[1]**

Upon death, Survivor Protector provides a monthly income benefit payable for the remainder of the selected death benefit period. The monthly income benefit option can assist with everyday bills and help maintain your if you are no longer there to do so. There are five level premium periods and multiple optional riders available to choose from to help you select a policy that is best suited for you and your family.

Losing a loved one can mean more than just emotional burdens. Is your family prepared to replace lost income?

How does the policy work?

You choose the amount of monthly income payment you wish your beneficiary to receive and the death benefit period. The monthly income payments will begin at time of death and continue through the end of the selected benefit period.*

*** Subject to a 24-month minimum guarantee.**

A Survivor Protector Example:

The Smiths have decided to protect their family's future with a Survivor Protector policy on Mr. Smith.

Mr. Smith is a 40 year old non-tobacco user and his monthly income is estimated at $2,000 a month. Mr. Smith applied for a Survivor Protector policy and chose the 15 year death benefit period with a requested monthly income of $2,000. Examples of Mr. Smith's possible coverage options are listed below.

SURVIVOR PROTECTOR PREMIUM (Monthly based on Mr. Smith)	Example #1 $71.14	Example #2 $76.22	Example #3 $73.21	Example #4 $93.48	Example #5 $72.75	Example #6 $103.06
Monthly Income Amount of $2,000	✓	✓	✓	✓	✓	✓
Accidental Death Benefit ($50,000)		✓				✓
Waiver of Premium for Unemployment			✓			✓
Accident Only Total Disability Benefit ($2,000)				✓		✓
Children's Insurance Agreement (2 units)					✓	✓

How can I customize my coverage?

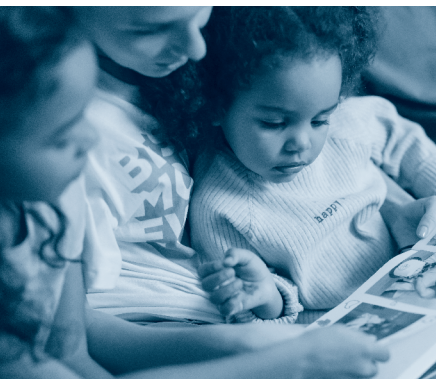
Choose your Death Benefit Option

- Available in 15, 20, 25, or 30 Year Plans, or to attained age 70*
- Premiums Guaranteed to Remain Level for Period Selected
- Provides a monthly income benefit payable until the end of the Death Benefit Period.

Choose your Riders

- Multiple riders available to choose from to customize your policy.*

* Based upon eligibility and availability.



BENEFITS AND RIDERS
(not available in all states)

2 ACCIDENTAL DEATH BENEFIT RIDER

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

3 WAIVER OF PREMIUM DISABILITY AGREEMENT

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

4 WAIVER OF PREMIUM FOR UNEMPLOYMENT

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.

5 TOTAL DISABILITY BENEFIT RIDER

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.

6 ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER

This benefit may 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.

7 CHILDREN'S INSURANCE AGREEMENT

The Children's Insurance Agreement provides term insurance coverage on the lives of your children until age 25, at which time the coverage may be converted into any plan of Whole Life or Endowment insurance offered by the Company for up to 5 times the amount of coverage without evidence of insurability.

8 FAMILY INSURANCE AGREEMENT

This benefit may provide a combination of decreasing term insurance coverage on the spouse and level term insurance coverage on the children.

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 Survivor Protector 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 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.

"SURVIVOR PROTECTOR 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] **ACCIDENTAL DEATH BENEFIT RIDER — Policy Form No. 7159 (AA, OL, PA, PS); ADB302 (IAA)** Available for an additional premium. Benefit terminates at age 65. Availability varies by state, see rider for complete details.

[3] **WAIVER OF PREMIUM DISABILITY AGREEMENT — Policy Form No. 7180 (AA, PA, PS); PWO (OL); WPD301 (IAA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

[4] **WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER — Policy Form No. 3231** 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.

[5] **TOTAL DISABILITY BENEFIT RIDER (DIR) — Policy Form No. 9785 (AA, OL, PA, PS); TD301 (IAA)** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

[6] **ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281** Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

[7] **CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA)** 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.

[8] **FAMILY INSURANCE AGREEMENT — Policy Form No. 8374** If elected, the Family Insurance Agreement provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to a permanent plan of insurance at a rate of 5 times the children's coverage. Benefit expires at the earlier of Primary Insured's age 65, or the child's age 25. This rider provides decreasing term coverage on the spouse as his/her age increases. Benefit expires at the earlier of Primary Insured's age 65, or the spouse's age 65. Available for an additional 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 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 benefits 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 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 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.