

# NURSING HOME WAIVER OF PREMIUM RIDER<sup>1</sup>



You can attach this innovative rider to your policy for a small additional premium. Should you be confined to a nursing home, this benefit may assure you of waived premiums. The rider may also help relieve any added stress for you and your family. It will be there for your loved ones so that your legacy continues even after death.

- Waives payment of policy premiums if you become confined in a qualified nursing home.<sup>2</sup>
- Issue Ages 50 - 85
- Coverage through the life of the policy for an additional charge.



With more than 100 years of insurance experience, the American-Amicable Group of Companies consists of 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. All five companies have a financial strength rating of A (Excellent, the third highest rating out of 15 categories) from A.M. Best (a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its ongoing obligations to policyholders) and are a part of Industrial Alliance Insurance and Financial Services Inc. (iA).<sup>3</sup>

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Pioneer American Insurance Company  
Pioneer Security Life Insurance Company

*Each insurer has sole financial responsibility for its own products.*

<sup>1</sup> Policy Form No. 9984. Available only on the Immediate Death Benefit plan. Availability varies by state, see rider for details.

<sup>2</sup> Confined continuously for a waiting period of 90 consecutive days before benefit begins. Benefits are not retroactive and policy premiums must be paid during the waiting period.

<sup>3</sup> [www.ambest.com](http://www.ambest.com), A.M. Best Company, May 5, 2022