

# ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER<sup>1</sup>

POLICY FORM NO. 3281

The Accident Only Total Disability Benefit Rider is an innovative addition created with the hard-working American in mind. This rider may help alleviate the added stress you and your family may encounter by providing additional income should you become totally disabled from an accident.



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## *Life Insurance Underwritten By:*

American Amicable Life Insurance  
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iA American Life  
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Occidental Life Insurance  
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Insurance Company

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Each insurer has sole financial  
responsibility for its own products.



## Helping to Provide a Sense of Security

### How does this rider work?

Should you become totally disabled due to an accident, this benefit may provide up to \$2,000 per month of lost income for up to two years!<sup>2</sup>

### Self-employed?

Don't worry, you may qualify for coverage! That's right, our Accident Only Total Disability Income Rider is available for self-employed individuals.

### It happens more often than you would think...

The sobering fact for 20 year olds is that more than one in four of them becomes disabled before reaching retirement age.<sup>3</sup>

### Financial hardship could happen to you...

Should you become totally disabled, you may lose your income, which may make financially supporting yourself or your loved ones difficult. You may think Social Security Disability Insurance (SSDI) will cover you. Social Security paid an average monthly disability benefit of \$1,362 to all disabled workers. That is barely enough to keep a beneficiary above the 2024 poverty level (\$15,060 annually).<sup>3</sup>

### Could supplemental income help if you become Totally Disabled?

44% of Americans have enough savings to pay for an unexpected \$1,000 expense in cash. The rest would have to borrow, use a credit card, or take out a personal loan.<sup>4</sup>

<sup>1</sup> Rider not available in all states. Please see rider policy form for complete details. Rider available for additional premium.

<sup>2</sup> The benefit is payable for up to two years after the insured has been totally disabled for 60 days.

<sup>3</sup> <https://www.ssa.gov/disabilityfacts/facts.html> January 2025

<sup>4</sup> <https://www.bankrate.com/banking/savings/emergency-savings-report/> March 2025