



AMERICAN AMICABLE GROUP



CONFINED CARE RIDER

(ACCELERATED DEATH BENEFITS RIDER — CONFINED CARE*)

FEATURES: If you become permanently confined to a nursing home at least 30 days after the policy is issued, you may receive a monthly benefit equal to 5.0% of the face amount of your policy.

This benefit is available at **no additional charge**.

HERE'S AN EXAMPLE OF HOW THIS EXCITING BENEFIT WORKS:

- ▶ Jane purchased a whole life policy with a death benefit of \$10,000.
- ▶ Subsequently she becomes a full-time, permanent resident of a nursing home.
- ▶ She may elect to receive a monthly benefit in the amount of \$500.
Calculation:
$$\begin{array}{r} \$10,000 - \text{Death Benefit} \\ \times 5.0\% \\ \hline \$500 - \text{Monthly Benefit} \end{array}$$
- ▶ For each month she continues to receive the benefit, the death benefit of the policy is reduced by \$500.
- ▶ The monthly benefit in this example would continue for 20 months. At that time, the policy would terminate with no additional benefits.

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.

* Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (iA) 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. 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 for the policy (excluding policy fee) will decrease in proportion to the amount of the benefit paid. Availability varies by state, see the rider for complete details.