

Family Choice

INDIVIDUAL WHOLE
LIFE INSURANCE



***PROVIDING FINANCIAL
PROTECTION FOR YOU
AND YOUR
LOVED ONES!***

- **Immediate Death Benefit, *Policy Form No. 9767***
100% of face amount paid immediately*
- **Return of Premium Death Benefit, *Policy Form No. 9645***
Return of premium plus 10% interest if death occurs in the first 3 policy years from date of issue (Graded 2 years for all ages in IL, NH & NJ). 100% paid after graded period. 100% paid for accidental death, all years

*Less any outstanding policy loans

Family Choice is a whole-life insurance policy to age 110 for issue ages 0-49 and has two different death benefit options!

Our Guarantees

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

DEATH BENEFIT: Never decreases 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).

Additional benefits with no additional premium cost!

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER ¹

You can receive payment of up to 100% of the face amount of your Family Choice 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 confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of 2.5% of the face amount up to \$5,000. (Not available on Return of Premium Plan)

ADDITIONAL RIDERS FOR AN ADDITIONAL PREMIUM

ACCIDENTAL DEATH 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 Return of Premium Plan)

WAIVER OF PREMIUM ⁶

When you select the Waiver of Premium Disability Agreement, the company will waive your monthly premiums if you become totally and permanently disabled. With this extra protection, you can keep your valuable coverage during a disability. See rider for complete details. (Not available on Return of Premium Plan)



***Protect your family with
optional coverage
designed just for them!***



COVERAGE FOR YOUR SPOUSE ³

The Spouse Level Term Insurance Rider provides level term insurance coverage on your spouse. The maximum amount of coverage which can be applied for under this rider is up to the amount of base coverage.

COVERAGE FOR YOUR CHILDREN ⁴

The Children's Insurance Agreement provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to five times the initial rider amount without evidence of insurability. (Not available on Return of Premium Plan)

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 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 Choice 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 Choice represents a commitment on our part to 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 Benefit Rider, Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA).** 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 of your policy. 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 benefit paid. 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. 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 (AA, OL, PA, PS); LT301 (IAA).** 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.
- ⁴ **Children's Insurance Agreement, Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA).** Provides up to \$9,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is \$8.50 annually (Maximum of 3 units) regardless of the number of children covered. Coverage is convertible up to age 25 to a permanent plan of insurance for up to 5 times the amount of coverage under the rider.
- ⁵ **Accidental Death Benefit Rider, Policy Form No. 7159 (AA, OL, PA, PS); ADB302.** Provides an additional amount equal to the face amount of the policy should the insured die as the result of an accident.
- ⁶ **Waiver of Premium, Policy Form No. 7180 (AA, OL, PA, PS); WPD301 (IAA).** If you become totally and permanently disabled (after six consecutive months of total disability), this benefit will waive the payment of each policy premium.

The acceleration-of-life insurance benefits offered under these riders may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. 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 you, 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
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.