Nursing Home Waiver of Premium Rider[1]

This is an innovative rider that you can attach to your policy for a small additional premium. This benefit will give you the assurance that your premiums will be waived should you be confined to a nursing home. This can help relieve any added stress to you and your family and will ensure that your policy will continue on and that 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[2]**
- **Issue Ages 50 - 85**
- **Coverage through the life of the life insurance policy to which this rider has been added at 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).[3]

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.

[1] Policy Form No. 9984. Available only on the Immediate Death Benefit Plan. Not available in all states.
[2] 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.
[3] www.ambest.com, A.M. Best Company, February 21, 2019