

Accidental Death

	Option 1	Option 2	Option 3
Whole Life Coverage	\$125	\$188	\$250
AD Benefit	\$50,000	\$75,000	\$100,000
Doubles to...	\$100,000	\$150,000	\$200,000
Annual Premium (First 20 Years)	\$147.50	\$196.25	\$245.00
ROP in Year 20	\$2,950	\$3,925	\$4,900

No additional riders/benefits are available with this policy.

Accidental Death

Consider all the facts, then make your own decision.

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 the Industrial Alliance Insurance and Financial Services Inc. (IA).

About Industrial Alliance

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. is a life and health insurance company that offers a wide range of financial products and services. The company has operations across North America. IA contributes to the financial well-being of over three million individuals, employs more than 3,400 people and manages and administers over \$58 billion in assets.

10 Years of Progress for IA

Since its listing on the Toronto Stock Exchange in 2000, Industrial Alliance has made steady progress. It has gone from a mutual company to a stock company, from a Quebec company to a North American company and from an insurance company to a financial institution. Between February 3, 2000 and February 2, 2010, the Company's stock grew 309%, compared to 31% for the S&P/TSX index. During this time, assets under management and administration grew 348%, from \$13 billion to \$58 billion.

425 Austin Ave
Waco, TX 76702

Phone: 800.736.7311

The Accidental Death Protector

Whole Life Insurance to Age 121 Policy
(Policy Form No. 11-9912)
Accidental Death Benefit Rider
(Policy Form No. 9913)

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.





Accidental Death Benefit Coverage

Coverage you can count on, Protection for your family...

- In 2011 there were over 120,000 accidental deaths in the United States*
- Almost 34% of those deaths were a result of motor vehicle accidents*
- The fact is that deaths due to accidents (unintentional injuries) is the fifth leading cause of deaths in the U.S. only behind heart disease, cancer, stroke and respiratory disease*

* National Vital Statistics Report, Volume 61,
Number 6 October 10, 2012

Highlights of the Accidental Death Protector

- Low cost, affordable accidental death protection offered in 3 face amounts:
\$50,000, \$75,000 and \$100,000
- Premiums are guaranteed and level for 20 years
- The original accidental death face amount doubles over a 20 year period
- Features a return of 20 years premium at the end of year 20
(Indiana - cash payout is automatic after year 20)
- Provides coverage even on unhealthy individuals (no DUI's in the past 5 years and no hazardous avocations such as aviation, hang gliding, mountain climbing, rodeo events, sky diving, scuba diving or organized racing)

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How the program works...

The Accidental Death Protector is a combination of a small amount of whole life insurance along with a significant amount of accidental death protection. The premiums are guaranteed to remain level for the first 20 years. After the 20th year, premiums will increase each policy year. The accidental death benefit amount increases each year and doubles over a 20 year time period. Additionally, the plan builds cash values, which after the 20th year, equals 20 annual payments referred to as a "return of premium" or "ROP" feature. If the policy-owner elects to take the ROP as a cash payout at the end of year 20*, the coverage is canceled at that time.

The plan is available for issue ages 18 through 60 in three (3) specific face amounts (see the options in the chart on the back side of this brochure for details).

To apply for coverage, simply complete the one page application (form number 9914) and answer only one underwriting question:

Within the past 3 years have you participated in, or intend to participate in aviation, hang gliding, mountain climbing, rodeo events, sky diving, scuba diving, organized racing of any kind, or had your driver's license suspended or revoked; or within the past 5 years have you been convicted of driving under the influence of alcohol or drugs?

As long as you can answer "no" to the above then you are eligible for coverage.

(*Indiana - cash payout is automatic after year 20)

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Whole Life Coverage

The amount of the whole life policy remains the same throughout the life of the policy.

20-Year Level Accidental Death Coverage that doubles in 20 years...

The Accidental Death Protector includes a guaranteed accidental death face amount increase each year which exactly doubles the original face amount at the end of year 20 regardless of the benefit option that is chosen. For example a \$100,000 initial benefit amount would:

- In year 5, the accidental death benefit amount has grown to more than \$120,000
- In year 10, the accidental death benefit amount has grown to more than \$145,000
- In year 15, the accidental death benefit amount has grown to more than \$170,000
- In year 20, the accidental death benefit amount is double the original amount at \$200,000

Plus the plan features a return of premium amount...

The Accidental Death Protector builds guaranteed cash values that accumulate each year so that at the end of 20 years the cash values are exactly equal to 20 years annual premium payments. If the "return of premium" or "ROP" benefit is elected at the end of the 20th year, then the ROP benefit is paid out in cash and the coverage terminates. If the ROP benefit is not selected at the end of the 20th year then the coverage remains in force and the premiums increase on each policy anniversary starting in year 21.

