



EXPRESS TERM

Encompassing Protection...

LEVEL TERM LIFE INSURANCE
TO AGE 95 WITH
10-20-25-30 YEAR LEVEL
PREMIUM PERIOD

Policy Form No. 3394 (AA, OL, PA)

LEVEL TERM LIFE INSURANCE
TO AGE 95 WITH
20-25-30 YEAR LEVEL
PREMIUM PERIOD

WITH RETURN OF PREMIUM

Policy Form No. 3390 (AA, OL, PA)

ALL PRODUCTS NOT AVAILABLE
IN ALL STATES.

COST EFFECTIVE & FLEXIBLE

Options Available...

- Disability Income Riders
- Critical Illness Riders for You and Your Family
- Unemployment Waiver of Premium Rider
- Return of Premium Plans

Step up your protection and trust **EXPRESS TERM** to provide you peace of mind.

- Affordable Life Insurance Protection Available in 10, 20, 25 or 30 Year Plans
- Rates Guaranteed to Remain Level for Period Selected
- Death Benefit Passes to Beneficiaries Federal Income Tax Free
- Accident Only Total Disability Benefit Rider Option ¹
- Unemployment Waiver of Premium Option ²
- Critical Illness Options ³
- Inherent Terminal Illness ⁴, Chronic Illness ⁵, and Confined Care Riders ⁶

AND MORE!

Protect what you value most with **EXPRESS TERM**

At Death Express Term Provides... a death benefit that can be used to pay off the mortgage, reduce debts, provide additional income for your spouse, and more. Express Term is easily customizable with multiple optional riders you can select depending on availability.

APPLY FOR UP TO \$300,000 IN COVERAGE

UPON DISABILITY

Our optional Disability Income Rider ⁷ can provide a monthly disability income benefit of up to \$1,500 per month for a maximum benefit period of two years. This benefit, when purchased, can provide income protection during periods of disability.

OR

Our optional Accident Only Total Disability Benefit Rider ¹ can provide a monthly disability income benefit of up to \$2,000 per month for a maximum benefit period of two years. This benefit, when purchased, can provide income protection should you become totally disabled due to an accident. This benefit has the hard working American in mind and is available for Self-Employed individuals.

UPON CRITICAL ILLNESS

Our optional Critical Illness Rider ³ can provide a lump sum payment if you are diagnosed with one of our covered illnesses. The benefit can be purchased in a 25%, 50%, or 100% acceleration of the base policy face amount.



IF YOU BECOME UNEMPLOYED

Our optional Unemployment Waiver of Premium Rider ² can allow the Company to waive your premiums for the base coverage and all riders for up to six months should you become unemployed for a period of four consecutive weeks. This optional rider can provide security for unexpected financial hardship.



Planning your **FUTURE** is simple with **EXPRESS TERM**. Secure a better future **TODAY!**



What If I Survive The Level Term Period?

If you purchase the Express Term Return of Premium Plan⁸, you can receive 75% of your premiums at the end of your level term period!

If you never use the Life Insurance protection of your plan, you can be REFUNDED 75% of your base coverage premiums!

PREPARE FOR THE UNEXPECTED, PREPARE FOR THE FUTURE.



Protect your family with our optional, specialty family riders!

SPOUSE TERM INSURANCE WITH CRITICAL ILLNESS⁹

If elected, this rider provides 10-year term life insurance payable at death for the Spouse of the Insured. If one of the qualifying events, as outlined in the Rider, occurs then the benefit amount can be accelerated.

CHILDREN'S TERM INSURANCE WITH CRITICAL ILLNESS¹⁰

If elected, this rider provides 10-year term life insurance payable at death for one or more children of the Insured. If one of the qualifying events, as outlined in the Rider, occurs then the benefit amount can be accelerated.

Provide term insurance coverage on the lives of your children until age 25, at which time the coverage is convertible to a permanent plan, with our optional **Children's Insurance Agreement^{11!}**

Why Should I Get Life Insurance?

Life insurance can give you the peace of mind to know that you can prevent or lessen the effects of financial hardship on your family. You may have a dream to send your children to college or buy them their first car. You may want your family to continue to support the lifestyle you worked so hard to obtain. Life Insurance provides you the opportunity to provide for those most important to you should you no longer be there to do so. Don't wait until it's too late!

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 term life insurance products with different product features, benefits, and charges; including different term durations, issue ages, guaranteed premium periods, and underwriting classifications.

For all the details about the dynamic Express Term 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 life 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.

“Express Term 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 ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281**
- 2 WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER — Policy Form No. 3231.** The Company will waive your premiums for the base coverage and all riders for up to six (6) months should you become unemployed for a period of four consecutive weeks. (Availability varies by state)
- 3 ACCELERATED LIVING BENEFIT RIDER-CRITICAL ILLNESS (CIR) - Policy Form No. 9543 (AA, OL, PA).** Available for an additional premium. All benefits not available in all states. Receipt of a living benefit may result in a taxable event and may affect your eligibility for public assistance. You should consult with a tax advisor and a social services agency. For complete Critical Illness definitions refer to the policy contract. Critical Illness Benefit available in 25%, 50%, or 100% acceleration of base face amount. Critical Illness premium is guaranteed for the initial 5 year period.
- 4 TERMINAL ILLNESS ACCELERATED BENEFIT RIDER — Policy Form No. 9473 (AA, OL, PA).** 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. The benefit to be paid will be reduced by an Actuarial Adjustment Factor and an Administrative Charge of \$150. The payment of the accelerated benefit will reduce the death benefit amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.
- 5 CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 3229.** If a licensed physician provides the Company a written statement attesting that you cannot perform at least two (2) of the Activities of Daily Living (ADL) such as eating, toileting, transferring (moving into and out of a bed, chair or wheelchair), bathing, dressing or continence then the Company can accelerate the death benefit and pay a percentage to the owner of the policy. There is an administrative charge of \$150 and the maximum benefit available cannot exceed 95% of the total death benefit or a total of \$150,000.
- 6 ACCELERATED BENEFITS RIDER-CONFINED CARE — Policy Form No. 9674 (AA, OL, PA).** 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 the lesser of 2.5% of the policy face amount or \$5,000. 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 for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.
- 7 DISABILITY INCOME RIDER — Policy Form No. 9785 (AA, OL, PA).** Available for an additional premium.
- 8 RETURN OF PREMIUM BENEFIT.** Available at an additional premium and applies to the base coverage premiums only, exclusive of any riders or supplemental benefits. The benefit is an endowment that is equal to 75% of the base policy premiums, including the policy fee and modal loading amount, which are payable during the level premium period. Return of premium available for the 20, 25, and 30 Year Term only. Should you terminate the policy early, you are entitled to a partial refund once the cash values begin. The percentage of premiums returned to you increases yearly until it reaches 75 percent at the end of the level premium paying period you have selected.
- 9 SPOUSE TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT (STI) - Policy Form No. 3361 —** Rider coverage expires at primary insured's age 70 or spouse's age 70, whichever occurs first. This rider is not yet available in all states; contact the Home Office for approved states.
- 10 CHILDREN'S TERM INSURANCE RIDER WITH CRITICAL ILLNESS ACCELERATED BENEFIT (CTI) - Policy Form No. 3372 —** Rider coverage terminates at attained age 25 or primary insured's age 70, whichever comes first. This rider is not yet available in all states; contact the Home Office for approved states.
- 11 CHILDREN'S INSURANCE AGREEMENT (CIA) - Policy Form No. 8375 (AA, OL, PA) —** If elected, the Children's Insurance Agreement provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to a permanent plan of insurance at a rate of five times the children's coverage. Benefit expires at the earlier of primary insured's age 65, or the child's age 25.

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 your, 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
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company

Each insurer has sole financial responsibility for its own products.