

Your home  
may be  
your most  
valuable  
asset.

# HOME CERTAINTY

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 10-15-20-25-30 YEAR LEVEL PREMIUM PERIOD  
(Policy Form No. 3276)

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-25-30 YEAR LEVEL PREMIUM PERIOD WITH RETURN OF PREMIUM  
(Policy Form No. 3477)



**...don't take a chance on losing it.**

# Protect what you value most today with affordable term life insurance you can count on.

What would you do if you were forced to leave the family home due to economic hardship caused by death, disability, or illness? Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with Home Certainty. It helps protect your mortgage and your family from the financial devastation that can come with premature death, disability, or critical illness.

**HOME CERTAINTY** and its optional benefit riders provide cash when needed to:

- **Help pay off the mortgage if you die.**
- **Help pay the mortgage if you are disabled.**
- **Provide a lump sum cash payment if you suffer a critical illness.**

## Prepare for sudden, unexpected changes before it's too late - because anything could happen.

### HELPS PAY OFF THE MORTGAGE AT DEATH

You select the amount of coverage you need and the level premium period that most closely matches your mortgage. You have the option of a 10, 15, 20, 25, or 30-year level premium period. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to pay off the mortgage or to help with any other financial need.



### HELPS PAY THE MORTGAGE PAYMENT DURING DISABILITY

When you select the Disability Income Rider<sup>1</sup>, you may receive a monthly benefit of up to \$1,500 for a maximum benefit period of two years in the event you become disabled.

When you select the Accident Only Total Disability Benefit Rider<sup>2</sup> you may receive a monthly benefit of up to \$2,000 per month for a maximum benefit period of two years in the event you become totally disabled due to an accident. This benefit has the hard working American in mind and is available for Self-Employed individuals.

Money paid to you under these benefit riders can be used to help pay for your mortgage or other bills.

When you select the Waiver of Premium Rider<sup>3</sup>, 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.



### PROVIDES CASH WHEN CRITICALLY ILL

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expense could take a toll on your family budget. The Accelerated Living Benefit Rider<sup>4</sup> can provide a lump sum payment if you are diagnosed with one of the following covered illnesses. The Benefit can be purchased in a 25%, 50% or 100% acceleration of the base policy face amount, not to exceed \$100,000. Not all covered are illnesses available in all states.

- **Heart Attack**
- **Stroke**
- **Cancer**
- **Blindness**
- **Terminal Illness**
- **HIV contracted performing duties as professional healthcare worker**
- **Kidney Failure**
- **Paralysis**
- **Major Organ Transplant Surgery**
- **Coronary Artery Bypass Graft (10%)**



## RETURN OF PREMIUM PLAN

Hopefully, you will outlive your mortgage in good health. If you elect the Return of Premium Plan, you can receive 75 percent of the base coverage premiums you paid at the end of the level premium paying period you have selected. Should you terminate the policy early, you may be entitled to a partial refund dependent on the cash value accrued. The percentage of premiums returned to you increases annually as your cash value accrues until it reaches 75 percent at the end of the level premium paying period you have selected.

## ACCIDENTAL DEATH

Should your death occur as the result of an accident, the Accidental Death Benefit Agreement<sup>5</sup> provides an additional benefit amount to your beneficiary.

## WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER <sup>6</sup>

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.

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

## COVERAGE FOR YOUR SPOUSE

The Spouse Level Term Insurance Rider<sup>7</sup> 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

The Children's Insurance Agreement<sup>8</sup> 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.



# Additional benefits with no additional premium cost!

## TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER <sup>9</sup>

You can receive payment of up to 100% of the face amount of your Home Certainty policy if diagnosed as terminally ill where life expectancy is 12 months or less, 24 months in some states.

## ACCELERATED BENEFITS RIDER-CONFINED CARE <sup>10</sup>

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.

## CHRONIC ILLNESS ACCELERATED BENEFIT RIDER <sup>11</sup>

With this benefit you can accelerate a portion of your death benefit early if an authorized Physician certifies that you are unable to perform at least two activities of daily living (ADL's). Activities include eating, toileting, transferring, bathing, dressing and continence.

## Consider all the facts, then make your own decision.

The American-Amicable Group of Companies 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 Home Certainty from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at [contactus@aafx.com](mailto:contactus@aafx.com) or visit us at [www.aafx.com](http://www.aafx.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.

### “Home Certainty 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 TOTAL DISABILITY BENEFIT RIDER (DISABILITY INCOME RIDER) — Policy Form No. 9785 (AA, OL).** Available for an additional premium. Availability varies by state. See rider for complete details.
- 2 ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281.** Available for an additional premium. Availability varies by state. See rider for complete details.
- 3 WAIVER OF PREMIUM DISABILITY AGREEMENT— Policy Form No. 7180 (AA, PWO for OL).** Available for an additional premium. Availability varies by state. See rider for complete details.
- 4 ACCELERATED LIVING BENEFIT RIDER — Policy Form No. 9542.** This rider can provide a lump sum payment if the insured is diagnosed with a covered illness. The payment of the accelerated death benefit proceeds 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 the policy fee) for the policy will decrease in proportion to the amount of benefit paid. Availability varies by state. See rider for complete details.
- 5 ACCIDENTAL DEATH BENEFIT AGREEMENT — Policy Form No. 7159 (AA, OL).** Available for an additional premium. The benefit terminates at age 65. Availability varies by state. See rider for complete details.
- 6 WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER — Policy Form No. 3231.** Available for an additional premium. Availability varies by state. See rider for complete details.
- 7 LEVEL TERM INSURANCE RIDER — Policy Form No. 8087.** Available for an additional premium and only on the spouse of the insured. Availability varies by state. See rider for complete details.
- 8 CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375 (AA, OL).** Available for an additional premium and only on the children of the insured. Availability varies by state. Benefit expires at the earlier of primary insured's age 65, or the child's age 25. See rider for complete details.
- 9 TERMINAL ILLNESS ACCELERATED BENEFIT RIDER — Policy Form No. 9473.** 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 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 benefit paid. Availability varies by state. See the rider for complete details.
- 10 ACCELERATED BENEFITS RIDER-CONFINED CARE — Policy Form No. 9674.** 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 (excluding the 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.
- 11 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. Availability varies by state. See rider for complete details.

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**

Each insurer has sole financial responsibility for its own products.