



GROUP LEVEL TERM LIFE INSURANCE TO AGE 70 (Policy Form No. 9832)



Group term life insurance and dependent coverage are all made available in a single policy that may help provide maximum protection at a very low cost.



PRODUCT NOT AVAILABLE IN ALL STATES



A simplified issue group term life insurance Policy to age 70

Eligibility / Target Markets Includes:

(Issue Ages: 18 - 65, age last birthday)

- ✓ All Government Employees (Federal, State, County, & City)
- ✓ First Responders (Police, Firefighters, & Emergency Medical Professionals)
- ✓ Employees of State Funded Educational Institutions
- ✓ Railroad Employees
- ✓ All Medical Field Employees
- ✓ Airline & Travel Industry Employees
- ✓ Members of any Recognized Labor Union
- ✓ Spouses of Eligible Individuals



Coverage Amounts

Eligible individuals can select from one of the following coverage amounts:

OPTION A	\$50,000	OPTION B	\$100,000
OPTION C	\$150,000	OPTION D	\$200,000

Benefits

The level term coverage remains in effect until the Insured's attained age 70. There is no "war clause," travel, or occupational restrictions, and no waiting period. Upon the Effective Date of the Policy, the Death Benefit is immediately payable upon receipt of Due Proof of Death from any cause (excluding suicide within the restricted period and subject to contestable period limitations), at any time, anywhere in the world for as long as the coverage is in force.

Renewable

The initial premium at issue will remain level for 10 years. At the end of the 10 year period, you have the option of renewing coverage for an additional 10 years. The premium at this time is reset to your attained age at renewal. You can continue to renew in 10 year increments until you reach attained age 70.

Example:

MALE / AGE 40 / NON-TOBACCO / \$100,000 COVERAGE	
Initial Monthly Premium:	\$19.00
Renewal Premium at age 50:	\$48.00
Renewal Premium at age 60:*	\$60.00

* This is the last opportunity to renew prior to attaining age 70.

1 Policy approval is subject to Underwriting.

OPTIONAL RIDERS AVAILABLE

Dependent Insurance Coverage Rider

The Dependent Insurance Coverage Rider provides your spouse with decreasing term life insurance and accidental death benefits. The amount of spouse coverage is based on the Insured's attained age. Any natural child born after the effective date of the family coverage is covered automatically at the age of 15 days without application or increase in premium; however, it is necessary to complete an application for a new spouse, step-children, & adopted children. You may apply for 1 to 4 units of family coverage depending on the amount of base coverage you have on your life. The Insured spouse and Dependent children may continue their coverage under a separate Policy in the event of divorce or upon your death.

Children's Insurance Rider

The Children's Insurance Rider (CIA) provides \$3,000 of level term insurance on the lives of the children until the age 23, at which time their coverage is convertible to a any whole life or endowment insurance that is offered by the Company at that time. It can be purchased up to a maximum of five units (\$15,000). The annual cost of this rider is \$8.52 per unit purchased.

Conversion Privilege

As long as the Policy is in force by payment of premiums, it may be converted to any whole life or endowment insurance which is offered by the Company for conversion during the first 10 year period. Evidence of Insurability will not be required for conversion. The face amount of the new Policy may not exceed the face amount of the original Policy at the time of conversion and may not be less than the Company's minimum required on the date of conversion for the plan selected. For the Dependent Insurance Coverage Rider benefits, your spouse and children are accorded the privilege of non-medical conversion in the event of your death. Your children may also convert their coverage when they cease to be dependents or reach age 23. In addition, your children may, subject to insurability requirements, convert their Dependent Insurance Coverage Rider benefits to an individual OBA certificate when they attain age 23.

Payments

Premium payments may be made through the convenience of automatic bank draft from your checking or savings account, or through payroll deductions made by your employer.

Medical Requirements

Eligibility for coverage is based on an application, liberal height and weight chart, a check with the Medical Information Bureau (MIB, LLC) and pharmaceutical related facility, and a telephone interview (if applicable). NOTE: Underwriting reserves the right to request medical records only if or when deemed necessary.





The OBA was originated in 1956 and is an organization specially keyed to the family protection needs of its members.

Since its founding, the OBA has continually strived to offer the finest life insurance products to all of its members while maintaining monthly premiums at consistently affordable rates. Look over the preceding information for more reasons why government employees count on the reliable, affordable protection of OBA.

To learn more about OBA and the other membership benefits available, please visit the OBA website at www.theoba.com.

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 OBA 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.

“OBA represents a commitment on our part to help provide security and assurance at a time in your life when you need it the most.”

Joe Dunlap, President, American-Amicable Group of Companies

Life Insurance Underwritten By:

**AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
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.