

PLATINUM SOLUTION

Family Plan

Individual Whole
Life Insurance

*Helping to provide financial protection
for you and your loved ones!*



■ Immediate Death Benefit

Policy Form No. 9772 (AA, OL, PA, PS);
GDWL103 (IAA)

100% of face amount paid immediately *

■ Return of Premium Death Benefit

Policy Form No. 3714 (AA, IAA, OL, PA, PS)

Return of premium plus 10% interest if death
occurs in the first 3 policy years from date
of issue. 100% paid after graded period.
100% paid for accidental death, all years.

* Less any outstanding policy loans



PLATINUM SOLUTION FAMILY PLAN FEATURES

AFFORDABLE PREMIUMS:

Guaranteed never to increase regardless of changes to your age or health.

DEATH BENEFIT:

Guaranteed never to decrease regardless of changes to your age or health. Benefits are paid to your beneficiary and are not subject to federal income tax.

NON-CANCELLABLE:

Guaranteed never to be cancelled because of changes to your age or health as long as premiums are paid.

CASH VALUES:

Guaranteed cash values accumulate and can be used for emergencies or other financial needs.

NO MEDICAL EXAM REQUIRED:

Your eligibility is based on the answers to the medical questions on the application.



Now with Everest Funeral Concierge...

With Platinum Solution Family Plan, you will automatically have access to Everest Funeral Planning and Concierge Services! Everest is an independent consumer advocate available to more than 25 million individuals across the United States and Canada. Everest's 24/7 Advisors provide peace of mind and confidence when making difficult funeral related decisions. Plus, Everest Advisors will work with American-Amicable Group of Companies to help expedite the payout of your life insurance! (See Everest Brochure Form No. 3743 for additional details.)



ADDITIONAL FAMILY PLAN BENEFITS

NO COST BENEFITS:

- **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER**

Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA); or 3575 in CA ¹

With this benefit you may receive up to 100% of the death benefit of your Platinum Solution policy if diagnosed as Terminally Ill where life expectancy is 12 months or less, 24 months in some states.

For California, please refer to Form No. 3672-CA for rider details.

- **ACCELERATED BENEFITS RIDER - CONFINED CARE**

Policy Form No. 9760 or 3156 in NC ² (AA, OL, PA, PS); AB303 (IAA)

With this benefit if you are permanently confined to a nursing home, at least 30 days after the policy is issued, you can receive a fixed monthly payment equal to 5.0% of the policy face amount.

This rider is available on the Immediate Death Benefit Plan only. (not available in all states)

OPTIONAL RIDERS FOR ADDITIONAL PREMIUM COST:

- **LEVEL TERM INSURANCE RIDER** (available on spouse only)

Policy Form No. 8087 (AA, OL, PA, PS); LT301 (IAA)

Provides level term insurance on your spouse for 20 years or to the Insured's age 70, whichever comes first. The minimum amount of coverage is \$5,000 and the maximum is \$35,000, but not to exceed the face amount of the base policy.

- **CHILDREN'S INSURANCE AGREEMENT**

Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA)

Provides up to \$9,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is \$8.50 annually (Maximum of 3 units) regardless of the number of children covered. Coverage is convertible up to age 25 to any plan of Whole Life or endowment insurance which is offered by the Company for up to 5 times the amount of coverage under this rider. (Not available on ROP Plan)

- **ACCIDENTAL DEATH BENEFIT AGREEMENT**

Policy Form No. 7159 (AA, OL, PA, PS); ADB302 (IAA)

Should your death occur as the result of an accident, the Accidental Death Benefit Agreement provides an additional benefit amount to your beneficiary. (Not available on ROP Plan)

- **WAIVER OF PREMIUM DISABILITY AGREEMENT**

Policy Form No. 7180 (AA, OL, PA, PS); WPD301 (IAA)

If you become permanently and totally disabled (after 6 consecutive months of total disability), this benefit will waive the payment of each policy premium. With this extra protection, you can keep your valuable coverage during a total disability. See rider for complete details.

(Not available on ROP Plan)

About the American-Amicable Group of Companies...

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 Whole Life insurance products with different features, benefits, and charges; issue ages, guaranteed premium periods, and underwriting classifications.

For all the details about the Platinum Solution Family Plan 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 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.

“Platinum Solution Family Plan 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

- 1 Terminal Illness Accelerated Benefit Rider**, Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA) In CA Form No. 3575. If you are diagnosed by a licensed physician with a life expectancy of 24 or less months (some states 12 months), you may receive up to 100% of the death benefit. The payment of the accelerated benefit will reduce the life insurance proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium (excluding policy fee) for the policy will decrease in proportion to the amount of benefit paid. For information specific to California, refer to form 3672-CA. Availability varies by state, see rider for complete details.
- 2 Accelerated Benefits Rider - Confined Care**, Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (IAA). 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 5.0% of the policy face amount. 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 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.

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
www.americanamicable.com

IA American Life Insurance Company
www.iaamerican-waco.com

Occidental Life Insurance Company of North Carolina
www.occidentallife.com

Pioneer American Insurance Company
www.pioneeramerican.com

Pioneer Security Life Insurance Company
www.pioneersecuritylife.com

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Each Insurer has sole financial responsibility for its own products.