

# GUARANTEED GUARDIAN

*“A Life Insurance Plan of Guaranteed Premiums and Values”*

WHOLE LIFE INSURANCE Policy Form No. 3652



# GUARANTEED GUARDIAN

A Whole Life Plan of Insurance

## A PLAN TO LIVE BY...

In a world of change, the Guaranteed Guardian offers you the peace of mind that you have...

- *Guaranteed Premiums*  
Cannot change after policy is issued
- *Guaranteed Cash Values*  
You will always know exactly what your cash value is regardless of current interest rates or other economic conditions.
- *Guaranteed Death Benefits*  
Will not change as long as you pay the premium

IF YOU ARE READY FOR A LITTLE  
“PEACE OF MIND”,  
CHECK OUT THE GUARANTEED GUARDIAN  
TODAY!

## ATTRACTIVE FEATURES...

- ***Cash Value***  
Grows at a guaranteed rate and may be borrowed or used to pay premiums
- ***Reduced Paid Up Insurance***  
Cash values can be utilized to purchase reduced paid up insurance if you choose to discontinue premium payments.
- ***Extended Term Insurance***  
Cash values can be utilized to purchase extended term insurance if you choose to discontinue premium payments.

## ATTRACTIVE ADDITIONS AVAILABLE... (additional premium required)

- ***Waiver of Premium*** (Policy Form No. 3442)  
The Company will waive your monthly premiums if you become permanently and Totally Disabled
- ***Guaranteed Insurability Rider*** (Policy Form No. 8367)  
Allows you to purchase more coverage at later dates without evidence of insurability
- ***Accidental Death Benefit*** (Policy Form No. 7159 and PDO for OL)  
Pays additional face amount if death is a result of an accident
- ***Family Insurance Agreement*** (Policy Form No. 8374)  
Provides decreasing term coverage on spouse and level term coverage on children
- ***Child Rider*** (Policy Form No. 8375)  
Covers each of your children for \$3,000 per unit of rider coverage
- ***Level Term Rider*** (Policy Form No. 8087)  
Provides a death benefit for 20 years on the Primary Insured or any other Insured
- ***Disability Income Rider*** (Policy Form No. 9785)  
Provides a monthly benefit if the Insured becomes Totally Disabled

**PREMIUMS MAY BE PAID THROUGH  
PAYROLL DEDUCTION OR BANK DRAFT**

## About the American-Amicable Group of Companies...

The American-Amicable Group of Companies, which includes American-Amicable Life Insurance Company of Texas, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company and Pioneer Security Life Insurance Company can trace its roots back to 1909 when Amicable Life was chartered. Built on a solid financial foundation, the American-Amicable Group of Companies has a long standing heritage of providing a diverse portfolio of quality life insurance products.

*The Guaranteed Guardian is a Whole Life Insurance Policy Form No. 3652  
offered through:*

**American-Amicable Life Insurance Company of Texas**  
[www.AmericanAmicable.com](http://www.AmericanAmicable.com)

**Occidental Life Insurance Company of North Carolina**  
[www.OccidentalLife.com](http://www.OccidentalLife.com)

**Pioneer American Insurance Company**  
[www.PioneerAmerican.com](http://www.PioneerAmerican.com)

**Pioneer Security Life Insurance Company**  
[www.PioneerSecurityLife.com](http://www.PioneerSecurityLife.com)

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Each Insurer has sole financial responsibility for its own products.