

Express UL

Helping to provide an accommodating strategy for life insurance protection!



FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY
SIMPLIFIED ISSUE UNIVERSAL LIFE INSURANCE POLICY

(Policy Form No. 3616)

PRODUCTS NOT AVAILABLE IN ALL STATES.

Express UL



Life can change quickly. Having a strategy with options for your family's protection is crucial. **Express UL** may provide you and your family with the security and choices you need: death benefits for you and your family, flexible premiums, and rider availability for lost income should you become disabled. Cash value accumulates and is available for emergencies or other financial needs.

The remarkable thing is that you may do it all with **EXPRESS UL**.

DEATH BENEFITS*

Express UL features a **maximum \$500,000 death benefit** for the primary insured with no medical exam! The death benefits are income tax-free and may help replace lost income, pay off debts, or fund your children's education.

CASH VALUES**

The cash accumulation available with your policy may provide flexibility regarding your future premium payment and access to funds in the form of policy loans and surrenders (in part or whole). Best of all, you are leveraging your premium dollars with tax-deferred growth! **Express UL** guarantees a minimum interest rate of 1%.

15 YEAR NO LAPSE GUARANTEE

If you pay a specified no-lapse premium on a timely basis, the death benefit will be guaranteed for at least 15 years.

EASY TO APPLY

No medical exam required. Your eligibility is based on the answers to the medical questions and a telephone interview (if applicable).

- * Loans taken against cash value will reduce the death benefit if not repaid.
- ** Withdrawals taken prior to age 59 1/2 may be subject to tax penalties. The Company nor its agents give legal or tax advice, please contact your legal or tax advisor with any additional questions.



ADDITIONAL BENEFITS WITH NO ADDITIONAL PREMIUM COST!

The Terminal Illness Accelerated Death Benefit Rider and the Accelerated Death Benefits Rider-Confined Care are added to every *Express UL* policy (where available) with no additional premium.

Terminal Illness Accelerated Death Benefit Rider ¹

With this benefit, you may receive up to 100% of the death benefit of the policy if diagnosed as terminally ill where life expectancy is 24 months or less (12 months in some states).

Accelerated Death Benefits Rider-Confined Care ²

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 per month.



ADDITIONAL RIDERS FOR AN ADDITIONAL PREMIUM

Total Disability Benefit Rider (Disability Income Rider) ³

This benefit may provide income protection during periods of total disability. If elected, it may provide a monthly benefit of up to \$1,500 monthly for a maximum benefit period of two years.

Accident Only Total Disability Benefit Rider ⁴

This benefit may provide income protection during periods of total disability due to accident. If elected, it may provide a monthly benefit of up to \$2,000 monthly for a maximum benefit period of two years.

Family Insurance Agreement ⁵

Provides decreasing term coverage on spouse and level term coverage on children.

Children's Insurance Agreement ⁶

Provides up to \$15,000 of valuable term insurance coverage on the lives of your children. The cost per unit is \$8.52 annually (maximum of five units) regardless of the number of children covered.

Accidental Death Benefit Agreement ⁷

Should your death occur as the result of an accident, the Accidental Death Benefit Agreement may provide an additional benefit amount to your beneficiary.

Waiver of Premium Disability Agreement ⁸

When you select the Waiver of Premium Disability Agreement, the Company will waive your monthly premiums if you become permanently and totally disabled.

Consider all the facts, then make your own decision.

The American-Amicable Group of Companies offers life insurance products with different product features, benefits, and charges; including different death benefit options, issue ages, and underwriting classifications.

For all the details about the dynamic Express UL from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at contactus@aafx.com or visit us at 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.

“Express UL 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 Death Benefit Rider — Policy Form No. 9473 (AA, PA, PS, OL); TIA302 (iA); or 3575 in CA

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. 9674 (AA, PA, PS, OL); AB301 (iA).

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) and 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 rider for complete details.

³ Total Disability Benefit Rider (DIR) — Policy Form No. 9785 (AA, OL, PA, PS); TD301 (iA)

Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

⁴ Accident Only Total Disability Benefit Rider — Policy Form No. 3281

Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

⁵ Family Insurance Agreement — Policy Form No. 8374

This rider may provide term insurance on the lives of the children until age 25, at which time their coverage is convertible to any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider. This rider may also provide decreasing term coverage on the spouse as their age increases. Available for an additional premium. Availability varies by state, see rider for complete details.

⁶ Children's Insurance Agreement — Policy Form No. 8375; CIB304 (iA)

If elected, the Children's Insurance Agreement may provide term insurance on the lives of the children until age 25, at which time their coverage is convertible to any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider.

⁷ Accidental Death Benefit Agreement — Policy Form No. 7160

Available for an additional premium. Availability varies by state, see rider for complete details.

⁸ Waiver of Premium Disability Agreement — Policy Form No. 7184

Available for an additional premium. Waiting period may apply. 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. 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 you, your spouse, 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 you and your family's eligibility for public assistance.

Life Insurance Underwritten by:

**American-Amicable Life Insurance Company of Texas
iA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company**

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Each insurer has sole financial responsibility for its own products.