



You Can Survive A Critical Illness

The Accelerated Living Benefit Rider — Critical Illness Policy Form No. 9542 (AA, OL, PA, PS); AB302 (iA)

This rider may provide a cash benefit which may be paid directly to the insured upon the diagnosis of a covered critical illness. This benefit may be used in any manner the insured chooses.

In the event of a critical illness, which would you rather have...
a 'GET WELL SOON' card or a 'LIVING BENEFIT' paid directly to you?

Living Benefits are paid directly to you.

You may choose how to spend the benefit at a time when you and your family may need extra cash the most.

Some examples of the ways in which you may choose to spend the benefit paid to you:

- ✓ Lost Income
- ✓ Auto Payments
- ✓ Credit Card Bills
- ✓ Co-pays
- ✓ Home Healthcare
- ✓ Help with Your Quality of Life
- ✓ Childcare & Housekeeping Expenses
- ✓ Treatment for Drugs
- ✓ Replace a Paycheck
- ✓ Help Keep Your Business Going

Unfortunately, no one knows when they may face the reality of dealing with a critical illness. When faced with a critical illness, both medical and non-medical expenses arise. Insured may incur out of pocket expenses such as lost wages and expenses not covered by medical health insurance, such as home healthcare. Such circumstances may come along during stressful times and can be damaging financially. In these situations, you may need to use more savings or other assets to help cover costs. We aim to provide an affordable product if a critical illness happens because you can survive a critical illness.

Covered Conditions...

Your need for additional cash may be significant if you are diagnosed with a critical illness. Lost income and medical expenses could take a toll on your family budget. The Accelerated Living Benefit Rider - Critical Illness¹ may provide a lump sum payment if you are diagnosed with one of the following covered illnesses. This benefit provides for 100%, 50%, or 25% acceleration of the base policy face amount, not to exceed \$100,000. (The Company will determine the acceleration benefit at the time of issue, see the rider for complete details.)

100% COVERAGE OF ISSUED ACCELERATION BENEFIT

- *Heart Attack*
- *Stroke*
- *Cancer*
- *Blindness*
- *Terminal Illness*
- *Kidney Failure*
- *Paralysis*
- *Major Organ Transplant*
- *HIV contracted performing duties as professional healthcare worker*

10% COVERAGE OF ISSUED ACCELERATION BENEFIT

- *Coronary Artery Bypass Graft*

¹ Accelerated Living Benefit Rider - Critical Illness (Policy Form No. 9542 (AA, OL, PA, PS); AB302 (iA)

— This rider may 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 benefit amount 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.

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 when benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. Suppose the acceleration-of-life insurance benefits qualify for favorable tax treatment. In that case, 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. 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. Consult with a qualified tax advisor and 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
IA AMERICAN LIFE INSURANCE COMPANY
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
PIONEER AMERICAN INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY

Each insurer has sole financial responsibility for its products.