

Your home
may be
your most
valuable
asset.

HOME PROTECTOR

LEVEL TERM LIFE INSURANCE to AGE 95 with 15-20-25-30 YEAR LEVEL PREMIUM PERIOD
(Policy Form No. 3274)

LEVEL TERM LIFE INSURANCE to AGE 95 with 15 20-25-30 YEAR LEVEL PREMIUM PERIOD with 15 RETURN OF PREMIUM
(Policy Form No. 3482)



...don't take a chance on losing it.

Protect what you value most today with affordable term life insurance you can count on.

What would you do if you were forced to leave the family home due to economic hardship caused by death, disability, or illness? Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with Home Protector. It helps protect your mortgage and your family from the financial devastation that can come with premature death, Total Disability, or Critical Illness.

HOME PROTECTOR and its optional benefit riders provide cash when needed to:

- **Help pay off the mortgage if you die.**
- **Help pay the mortgage if you are Totally Disabled.**
- **Provide a lump sum cash payment if you suffer a Critical Illness.**

Prepare for sudden, unexpected changes before it's too late - because anything could happen.

HELPS PAY OFF THE MORTGAGE AT DEATH

You select the amount of coverage you need and the level premium period that most closely matches your mortgage. You have the option of a 15, 20, 25, or 30-year level premium period. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to pay off the mortgage or to help with any other financial need.



HELPS PAY THE MORTGAGE PAYMENT DURING DISABILITY

When you select the Total Disability Benefit Rider ¹, you may receive a monthly benefit of up to \$1,500, for a maximum benefit period of 2 years in the event you become Totally Disabled.

When you select the Accident Only Total Disability Benefit Rider² you may receive a monthly benefit of up to \$2,000 per month, for a maximum benefit period of 2 years in the event you become Totally Disabled due to an accident. This benefit has the hard-working American in mind and is available for Self-Employed individuals.

Money paid to you under these benefit riders can be used to help pay for your mortgage or other bills.

When you select the Waiver of Premium Disability Agreement³, the Company will waive the payment of each premium of the policy in the event of permanent Total Disability of the Insured. With this extra protection, you can keep your valuable coverage during a Total Disability. See rider for complete details.



PROVIDES CASH WHEN CRITICALLY ILL

Your need for additional cash may be great if you are diagnosed with a Critical Illness. Lost income and medical expense could take a toll on your family budget. The Accelerated Living Benefit Rider⁴ can provide a lump sum payment if you are diagnosed with one of the following covered illnesses. The Benefit can be purchased in a 25%, 50%, or 100% acceleration of the base policy face amount, not to exceed \$100,000. Not all covered illnesses are available in all states. For California, please refer to Form 3703-CA for rider details.



- **Heart Attack**
- **Stroke**
- **Cancer**
- **Blindness**
- **Terminal Illness**
- **Paralysis**
- **Kidney Failure**
- **Major Organ Transplant Surgery**
- **Coronary Artery Bypass Graft (10%)**
- **HIV contracted performing duties as professional healthcare worker**

RETURN OF PREMIUM PLAN

Hopefully, you will outlive your mortgage in good health. The Return of Premium Benefit provides cash values within the first few policy years. Should the policy terminate early, the Owner is entitled to a partial surrender once the cash values begin. The percentage of premiums returned increases yearly after the second year until it reaches 75% at the end of the level premium paying period that was selected.

ACCIDENTAL DEATH BENEFIT ⁵

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

WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER ⁶

The Company will waive your premiums for the base coverage and all riders for up to six (6) months should you become unemployed for a period of 4 consecutive weeks after waiting period is satisfied.

Protect your family with optional coverage designed just for them!

COVERAGE FOR YOUR SPOUSE

The Spouse Level Term Insurance Rider ⁷ provides level term insurance coverage on your Spouse. The maximum amount of coverage which can be applied for under this rider is up to the amount of base coverage.

COVERAGE FOR YOUR CHILDREN

The Children's Insurance Agreement ⁸ provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to 5 times the initial rider amount without evidence of insurability.



Additional benefits with no additional premium cost!

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER ⁹

You can receive payment of up to 100% of the face amount of your Home Protector policy if diagnosed as Terminally Ill where life expectancy is 24 months or less, 12 months in some states.

ACCELERATED BENEFITS RIDER-CONFINED CARE ¹⁰

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 equal to the lesser of 2.5% of the face amount or \$5,000 per month.

CHRONIC ILLNESS ACCELERATED BENEFIT RIDER ¹¹

With this benefit, you can accelerate a portion of your death benefit early if an authorized Physician certifies that you are permanently unable to perform at least 2 activities of daily living (ADL's). Activities include eating, toileting, transferring, bathing, dressing, and continence.

Consider all the facts, then make your own decision.

The American-Amicable Group of Companies 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 Home Protector 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.

“Home Protector 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 TOTAL DISABILITY BENEFIT RIDER (DISABILITY INCOME RIDER) — Policy Form No. 9785.** Available for an additional premium. Availability varies by state, see rider for complete details.
- 2 ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281.** Available for an additional premium. Availability varies by state, see rider for complete details.
- 3 WAIVER OF PREMIUM DISABILITY AGREEMENT — Policy Form No. 7180 (AA, PA, PS; PWO for OL).** Available for an additional premium. Availability varies by state, see rider for complete details.
- 4 ACCELERATED LIVING DEATH BENEFIT RIDER — Policy Form No. 9542 ; In CA, Policy Form No. 3476.** This rider can 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 amount of the benefit 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. For California, please refer to Form 3703-CA for rider details.
- 5 ACCIDENTAL DEATH BENEFIT AGREEMENT — Policy Form No. 7159.** Available for an additional premium. The benefit terminates at age 65. Availability varies by state, see rider for complete details.
- 6 WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER — Policy Form No. 3231.** The company will waive your premiums for the base coverage and all riders for up to six (6) months should you become unemployed for a period of four (4) consecutive weeks after the waiting period. Availability varies by state, see rider for complete details.
- 7 SPOUSE LEVEL TERM INSURANCE RIDER — Policy Form No. 8087.** Available for an additional premium and only on the Spouse of the Insured. Availability varies by state, see rider for complete details.
- 8 CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375.** Provides up to \$15,000 of valuable level term insurance coverage on the lives of your children. The cost per unit is \$8.52 annually (Maximum of 5 units) regardless of the number of children covered. Coverage is convertible up to age 25 to a permanent plan of insurance for up to 5 times the amount of coverage under the rider. Available for an additional premium. Availability varies by state, see rider for complete details.
- 9 TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 9473 ; In CA, Policy Form 3575.** With this benefit you can 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). This rider is added to every policy (where available) at no additional premium. An Actuarial Adjustment Factor and an Administrative Charge of \$150 will be assessed at the time of acceleration. 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 for the policy will decrease in proportion to the amount of benefit paid. Availability varies by state, see rider for complete details. For California, please refer to Policy Form No. 3672-CA for rider details.
- 10 ACCELERATED BENEFITS RIDER-CONFINED CARE — Policy Form No. 9674.** 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), 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 the benefit paid. Availability and terms may vary by state, see the rider for complete details.
- 11 CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 3579.** If a licensed Physician provides the Company a written statement attesting that you permanently cannot perform at least two (2) of the Activities of Daily Living (ADL) such as eating, toileting, transferring (moving into and out of a bed, chair or wheelchair), bathing, dressing, or continence then the Company can accelerate the death benefit and pay a percentage to the Owner of the policy. There is an administrative charge of \$100 and the maximum benefit available cannot exceed 95% of the total death benefit or a total of \$150,000. This rider is added to every policy (where available) at no additional premium.

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 / 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.