

CRITICAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

POLICY FORM NO. 3456

For No Additional Premium...

If you are diagnosed by a licensed physician with any covered critical illness listed below, you may receive up to 95% of the death benefit in a single lump sum. The accelerated death benefit payment will be paid as outlined below. It will be reduced by an actuarial adjustment factor and an administrative charge of \$100. Any benefit payable is directly related to the decrease in life expectancy resulting from the critical illness and the type of life insurance policy you have purchased. If there is not a substantial decrease in your life expectancy or the amount of premium you would be expected to pay, based on your life expectancy, is beyond the number of years remaining in a term life policy, the benefit payable could be \$0 even though you qualify for acceleration under the rider. The payment of the accelerated benefit will reduce the death benefit 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 the benefit paid.

The accelerated death benefit payment will equal the greater of the following amounts, but in no case will exceed \$150,000:

- 1) The net cash value of the policy, if any, multiplied by the acceleration percentage chosen by the Owner at the time of claim; or
- 2) The result of the applied actuarial formula detailed in the rider.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

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 or your family's eligibility for public assistance. This accelerated benefit product is not intended to receive favorable tax treatment under 26 U.S.C. Sec. 101(g) of the Internal Revenue Code. The accelerated death benefit terminates at the same time as this life insurance policy.

ACCELERATED BENEFITS RIDERS (ABR) VS. LONG-TERM CARE (LTC) INSURANCE

Accelerated benefits provided by the ABR riders are not long-term care insurance, and are not intended to be the same as, or an alternative to, long-term care insurance. ABR Riders are supplemental benefits that may be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of accelerated benefit available will depend on your life policy's death benefit value when ABR benefits are claimed.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ABR benefits may be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. LTC insurance policies may offer non-forfeiture benefits for additional premium.

Life Insurance Underwritten by:

**AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA**

Each insurer has sole financial responsibility for its own products.

3866



COVERED CRITICAL ILLNESSES:

- Heart Attack
- Kidney Failure
- Internal or Invasive Cancer
- Major Organ Failure
- Stroke
- Terminal Illness
- Amyotrophic Lateral Sclerosis (ALS)



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