



AMERICAN AMICABLE GROUP

SECURITY SOLUTION

PARTICIPATING WHOLE LIFE INSURANCE**

Helping to provide protection for your family's future.

Participating Whole Life Insurance, Policy Form No. 3842

- Cash Values that grow over time and that can be borrowed against.
- Death Benefit guaranteed to never decrease. *
- Life Insurance premiums remain level for life of policy.
- Various dividend payment options available.
- Living Benefit Riders included at no additional cost.

* All death benefits paid will be less any outstanding policy loans.

** Policy approval is subject to Underwriting.

Life Insurance Underwritten by:

American Amicable Life Insurance Company of Texas
iA American Life Insurance Company
Occidental Life Insurance Company of North Carolina

PRODUCTS NOT AVAILABLE IN ALL STATES.

Security Solution participating whole life product may help to provide peace of mind against unplanned events by offering three different elements:

- 1 A base of whole life insurance coverage designed to help provide protection for a time when your family needs it the most.
- 2 A flexible paid-up additional rider (available for an additional premium) that can be used to purchase additional life insurance coverage (on top of the base coverage).
- 3 Dividend payout options that you can choose how to receive (dividends are not guaranteed).



Dividend Options

The Security Solution policy provides you with an opportunity to earn dividends (dividends are not guaranteed). There are four ways in which you can elect to receive any declared dividends on your policy. The following table shows the options that are available:



Cash	Declared dividends are paid directly to the policy owner each year.
Premium Reduction	Any declared dividends are applied toward the policy premium, and reduces the amount of premium due. This option only available when premium is paid annually.
Dividend Accumulation	Declared dividends are retained by the company and earn interest. The policy owner can withdraw accumulated dividends and earned interest.
Paid Up Additions	Declared dividends can be used to purchase additional paid-up coverage. There is no additional premium needed for any paid up additions purchased with declared dividends.

Flexible Premium Paid-Up Additions Rider ⁵

The Flexible Premium Paid-Up Additions Rider allows policyholders to purchase additional paid-up insurance without requiring further underwriting. This provides an opportunity to enhance both the death benefit and the cash value of the base policy. The amount of additional death benefit available for purchase is contingent upon the Insured's age at the time of payment.

This Rider also participates in the company's divisible surplus. Any applicable share is determined annually and credited to the policy as a dividend at the end of each policy year. These dividends are utilized to acquire additional paid-up insurance. It is important to note that dividends are not guaranteed.

This Rider is available at an additional cost and its availability varies by state.

Benefits included with Security Solution

State availability and terms vary, see Rider forms for complete details.

Terminal Illness Accelerated Death Benefit Rider ¹

You can receive payment of up to 100% of the face amount of your Security Solutions policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states). This rider is added to every policy (where available) at no additional premium.

Chronic Illness Accelerated Benefit Rider ²

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 two activities of daily living (ADL's). Activities may include eating, toileting, transferring, bathing, dressing, and continence.

Accelerated Living Benefit Rider-Critical Illness Rider ³

With this benefit, you can receive a lump sum payment if you are diagnosed with one of the covered illness listed below. The benefit amount paid can be up to 95% of the face amount, not to exceed \$150,000.

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

Accelerated Death Benefit Rider-Confined Care ⁴

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. This rider is added to every policy (where available) at no additional premium.

Optional Benefits for Additional Premium Cost

Additional premiums required and availability and terms vary, see Rider forms for complete details. For all available Riders available on with Security Solution, please consult with your Agent.

Accidental Death Benefit Agreement (ADB) ⁶

If elected, the Accidental Death Benefit Agreement may be paid to the beneficiary if the insured dies as the result of an accident.

Level Term Insurance Rider ⁷

A term rider which provides a level death benefit for a period of 20 years or the insured's attained age 70, whichever comes sooner. This rider is renewable to age 70 and may be converted to whole life or endowment insurance.

Waiver Of Premium Disability Agreement (WP) ⁸

If elected, the Company may waive the monthly premiums if the insured becomes permanent and totally disabled as defined and specified in the rider agreement. Rider coverage expires at age 60 (unless rider is in effect).

Children's Insurance Agreement ⁹

This benefit provides 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 that is offered the Company at a rate of five times the children's coverage. Each unit provides \$3,000 insurance on each child. Benefit expires at the earlier of primary insured's age 65 or the child's aged 25.



Consider all the facts, then make your own decision.

The American Amicable Group, which includes American Amicable Life Insurance Company of Texas, Occidental Life Insurance Company of North Carolina, and iA American Life Insurance Company, 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 Security Solutions from the American Amicable Group, contact your licensed sales representative today!

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.

- ¹ **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 9473; In CA Form No. 3575** 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 benefit to be paid will be reduced by an actuarial adjustment factor and an administrative charge of \$150. 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. For California, please refer to Form No. 3672-CA for rider details. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- ² **CHRONIC ILLNESS ACCELERATED BENEFIT RIDER — Policy Form No. 3579** If a licensed physician provides the Company a written statement attesting that you have become permanently unable to 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 a portion (up to 25% every 12 months) of the death benefit and pay 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. Availability varies by state, see rider for details.
- ³ **ACCELERATED LIVING BENEFIT RIDER-CRITICAL ILLNESS RIDER (CIR) — Policy Form No. 3456; In CA form 3576.** With this benefit, if diagnosed with a covered critical illness, the Company will pay an accelerated benefit of up to 95% of the face amount of the base policy in a single lump sum. The Accelerated Death Benefit payment will not exceed \$150,000. The actual benefit paid is based upon the critical event and anticipated life expectancy at that time. For California, please refer to form 3703-CA for rider details. Availability varies by state, see rider for details.
- ⁴ **ACCELERATED DEATH BENEFIT RIDER-CONFINED CARE — Policy Form No. 9674 (AA, 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), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.
- ⁵ **FLEXIBLE PREMIUM PAID-UP ADDITIONS (PUA) INSURANCE RIDER — Policy Form No. 3857** This Rider allows the insured to purchase additional Paid-Up Additions coverage by paying an additional premium. The Paid-Up Additions purchased under this Rider allows for higher death benefit coverage and a growing cash value. The purchased additions coverage is added to the death benefit amount, and the premium payment will contribute to the policy's cash value. The amount of paid-up additional life insurance will be determined by using the premium as a net single premium at the attained age of the Insured on the date of each premium Payment. This rider, while in force, will share in the divisible surplus of the Company. Any share applicable to this rider will be determined annually by the Company. It will be credited to the policy as a dividend at the end of each policy year. Any dividend for this rider will be used to purchase paid-up additions. Dividends are not guaranteed. The Owner may take a loan against cash value accumulated under this Rider. The cash value (if any), and the amount available for loans (if any), will decrease in proportion to the amount of the benefit paid. Availability varies by state, see rider for details.
- ⁶ **ACCIDENTAL DEATH BENEFIT AGREEMENT (ADB) — Policy Form No. 7159** Available for an additional premium. The benefit terminates at age 65. Availability varies by state, see rider for complete details.
- ⁷ **LEVEL TERM INSURANCE RIDER — Policy Form No. 8087** A term rider which provides a level death benefit for a period of 20 years or the insured's attained age 70, whichever comes sooner. This rider is renewable to age 70 and may be converted to whole life or endowment insurance. Availability varies by state, see rider for details.
- ⁸ **WAIVER OF PREMIUM DISABILITY AGREEMENT (WP) — Policy Form No. 7180 (AA, iA); PWO(OL)** Available for an additional premium. Availability varies by state, see rider for complete details.
- ⁹ **CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375** 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. Benefit expires at the primary insured's age 65, or the child's age 25, whichever is earlier. Availability varies by state, see rider for details.

The acceleration-of-life insurance proceeds 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 proceeds qualify for favorable tax treatment, the proceeds will be excludable from your income and not subject to federal taxation. However, acceleration-of-life insurance proceeds payments may be taxable by your state. Tax laws relating to acceleration-of-life insurance proceeds 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'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 you or your family's eligibility for public assistance.