FLEXIBLE PREMIUM FIXED DEFERRED ANNUITY RIDER

A FLEXIBLE, CONVENIENT CASH VALUE ACCUMULATION OPTION
(Policy Form No. 3055)

What is the Flexible Premium Fixed Deferred Annuity Rider?
It is a tax-deferred, interest-bearing fixed annuity that may be used with any of the life insurance products offered by the Company. This valuable addition to the insurance policy may accumulate funds over an extended period that can be used to supplement your future financial security.

What interest do I earn?
Interest is calculated from the date that the premium payment is received to the withdrawal date, so your funds are never idle. The Company determines the interest rate and changes periodically, but will always be at least the minimum guaranteed rate of 2.65%.

Is the payment schedule flexible?
Yes, the maximum payment to the annuity rider is $4,000 per year during any policy year (including amounts related to the premium split beginning in the 2nd policy year).

How do I access my Cash Accumulation Value?
Accessing your accumulation value has never been easier or more convenient. You can view your accumulation value and transactions on the Company's website. You can also process withdrawal requests through the website. In addition to online processing, you can utilize our Client Experience Department via email using cx@aatx.com, live CHAT using our chat room on the Company's website, postal mail, or by phone.

Are there any fees or charges?
There is no fee or charge for withdrawing the money. 100% of your money goes to work for you immediately and is available to you at any time in case of an emergency, special need, etc. [1]

What happens if I die?
In the event of your death, the Company will pay your beneficiary the amount of your life insurance policy, the money in your annuity rider, plus interest until the date of payment.

What are the important benefits of an annuity?
While interest is accumulates, it builds tax-free until you withdraw it. When taxes are deferred, your money builds faster because it earns interest on the money you would have paid to the IRS. The annuity rider value can provide you with an additional lifetime income at retirement.

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Offered through:

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 responsibility for its own products.

[1] 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.

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