



# SURVIVOR PROTECTOR

*Protection You Can Trust*



DECREASING TERM LIFE INSURANCE  
WITH 15-20-25-30-TO AGE 70 LEVEL PREMIUM PERIODS  
Policy Form No. 3422

With **Monthly Income Benefit** option

ALL PRODUCTS NOT AVAILABLE IN ALL STATES

# Protect your family's future with SURVIVOR PROTECTOR!



- Affordable Life Insurance Protection Available in 15, 20, 25 , 30, or to age 70 Plans
- Rates guaranteed to remain level for period selected
- Monthly Income Death Benefit Option
- Multiple riders offer customizable coverage opportunities
- Inherent Terminal Illness Rider<sup>1</sup>

Upon death Survivor Protector provides a monthly income benefit payable for the remainder of the selected death benefit period. The monthly income benefit option can assist with everyday bills and help maintain your family's lifestyle if you are no longer there to do so. The five death benefit periods and multiple optional riders to choose from help you select a policy that is best suited for you and your family.

**Losing a loved one can mean more than just emotional burdens.  
Is your family prepared to replace lost income?**

## *How does the policy work?*

You choose the amount of monthly income payment you wish your beneficiary to receive and the death benefit period. The monthly income payments will begin at time of death and continue through the end of the selected benefit period.\*

**\* Subject to a 24-month minimum guarantee.**

### A Survivor Protector Example:

The Smiths have decided to protect their family's future with a Survivor Protector policy on Mr. Smith.

Mr. Smith is a 40 year old non-tobacco user and his monthly income is estimated at \$2,000 a month. Mr. Smith applied for a Survivor Protector policy and chose the 15 year death benefit period with a requested monthly income of \$2,000. Examples of Mr. Smith's possible coverage options are listed below.



<b>SURVIVOR PROTECTOR PREMIUM (Monthly based on Mr. Smith)</b>	<b>Example #1 \$71.14</b>	<b>Example #2 \$76.22</b>	<b>Example #3 \$73.21</b>	<b>Example #4 \$93.48</b>	<b>Example #5 \$72.75</b>	<b>Example #6 \$103.06</b>
Monthly Income Amount of \$2,000	✓	✓	✓	✓	✓	✓
Accidental Death Benefit (\$50,000)		✓				✓
Waiver of Premium for Unemployment			✓			✓
Accident Only Total Disability (\$2,000)				✓		✓
Children's Insurance Agreement (2 units)					✓	✓



# *How can I customize my coverage?*

## Choose your Death Benefit Option

This choice allows you to select the length of time you wish to provide insurance coverage.

Select from five death benefit period options: 15, 20, 25, or 30 years, or to age 70 (based on eligibility and availability).

## Choose your Riders

This choice allows you to add on one, or more, of our optional riders (based on eligibility and availability).

### **2 ACCIDENTAL DEATH**

If elected, this benefit will be paid to the beneficiary if the insured dies as the result of an accident in addition to the death benefit amount.

### **3 WAIVER OF PREMIUM**

If elected, the Company will waive the payment of each premium of the policy in the event of total and permanent disability of the Insured as defined and specified in the rider agreement.

### **4 WAIVER OF PREMIUM FOR UNEMPLOYMENT**

If elected, the Company will waive the payment of each premium of the policy for up to six months should you become unemployed (receiving state or federal unemployment benefits) for a period of four consecutive weeks while the policy is still in force.

### **5 DISABILITY INCOME**

If elected, this rider can provide a monthly disability income benefit of up to \$1,500 per month for a maximum benefit period of two years. This benefit can provide income protection during periods of disability.

### **6 ACCIDENT ONLY TOTAL DISABILITY**

If elected, this rider can provide a monthly disability income benefit of up to \$2,000 per month for a maximum benefit period of two years. This benefit, when purchased, can provide income protection should you become totally disabled due to an accident. This benefit has the hard working American in mind and is available for Self-Employed individuals.

### **7 CHILDREN'S INSURANCE AGREEMENT**

If elected, this benefit provides term insurance coverage on the lives of your children until age 25, at which time the coverage is convertible to a permanent plan.

### **8 FAMILY INSURANCE AGREEMENT**

If elected, this benefit provides term insurance coverage on the lives of your children until age 25, at which time the coverage is convertible to a permanent plan and provides decreasing term coverage on your spouse.



## Consider all the facts, then make your own decision.

The American-Amicable Group of Companies, which includes American-Amicable Life Insurance Company of Texas, IA American Life Insurance Company, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, and Pioneer Security 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 dynamic Survivor Protector from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at [contactus@aatx.com](mailto:contactus@aatx.com) or visit us at [www.aatx.com](http://www.aatx.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.

**“SURVIVOR PROTECTOR represents a commitment on our part to provide security and assurance at a time in your life when you need it the most.”**

**Joe Dunlap, President  
American-Amicable Group of Companies**

- <sup>1</sup> TERMINAL ILLNESS ACCELERATED BENEFIT RIDER — Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA).** If you are diagnosed by a licensed physician with a life expectancy of 12 or less months (some states 24 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. Availability varies by state. See the rider for complete details.
- <sup>2</sup> ACCIDENTAL DEATH BENEFIT RIDER — Policy Form No. 7159 (AA, OL, PA, PS); ADB302 (IAA).** Additional premium applies. Benefit terminates at age 65. Availability varies by state.
- <sup>3</sup> WAIVER OF PREMIUM RIDER — Policy Form No. 7180 (AA, PA, PS); PWO (OL); WPD301 (IAA).** Additional premium applies. Rider coverage expires at age 60, unless rider is in effect. Availability varies by state.
- <sup>4</sup> WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER — Policy Form No. 3231.** Additional premium applies. Rider coverage expires at age 60, unless rider is in effect. Availability varies by state.
- <sup>5</sup> DISABILITY INCOME RIDER — Policy Form No. 9785 (AA, OL, PA, PS); TD301 (IAA).** Additional premium applies. Rider coverage expires at age 65. Availability varies by state. Disability Income Rider and Accident Only Total Disability Income Rider cannot be issued on the same policy.
- <sup>6</sup> ACCIDENT ONLY TOTAL DISABILITY BENEFIT RIDER — Policy Form No. 3281.** Additional premium applies. Rider coverage expires at age 65. Availability varies by state. Disability Income Rider and Accident Only Total Disability Income Rider cannot be issued on the same policy.
- <sup>7</sup> CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA).** This rider provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to a permanent plan of insurance at a rate of five times the children's coverage. Benefit expires at the earlier of primary insured's age 65, or the child's age 25. Additional premium applies. Availability varies by state.
- <sup>8</sup> FAMILY INSURANCE AGREEMENT — Policy Form No. 8374.** This rider provides term insurance on the lives of the children until age 25, at which time their coverage is convertible to a permanent plan of insurance at a rate of five times the children's coverage. Benefit expires at the earlier of primary insured's age 65, or the child's age 25. This rider provides decreasing term coverage on the spouse as his/her age increases. Benefit expires at the earlier of primary insured's age 65, or the spouse's age 65. Additional premium applies. Availability varies by state.

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, 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 own products.