



**BUILDING TODAY
FOR A
SECURE TOMORROW**

About...

**American-Amicable Life
Insurance Company of Texas**

About the Company...

Tracing its roots back to 1910, American-Amicable Life Insurance Company of Texas is a progressive special markets insurer. The Company offers innovative life insurance and annuity products developed to target the individual needs of protection, wealth creation and estate preservation. The Company continues to grow and prosper and has consistently maintained a solid financial position. American-Amicable Life Insurance Company of Texas is a part of the American-Amicable Group, which was acquired by Industrial Alliance Insurance and Financial Services, Inc. in 2010. Historically anchored on a foundation of financial integrity, responsible management, and a strong commitment to every policyholder, American-Amicable Life Insurance Company of Texas looks to the future with great enthusiasm.

FINANCIAL STRENGTH AS OF DECEMBER 31, 2014

Total Admitted Assets:	\$ 285,928,362
Total Capital and Surplus:	\$ 93,406,702
Total Life Insurance In-force:	\$ 4,692,105,970
A.M. Best Rating:	A Excellent

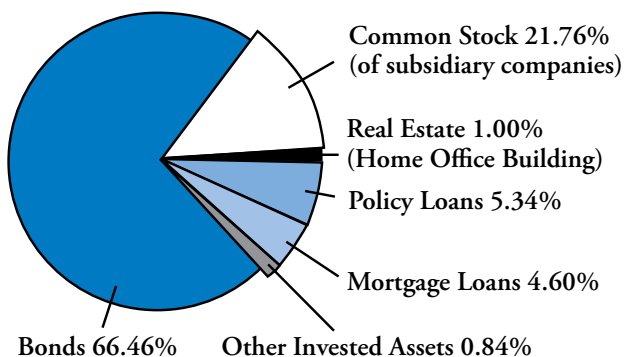
A Excellent, the third highest rating out of 15 categories, was assigned by A.M. Best to American-Amicable Life insurance Company of Texas on February 13, 2015. A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders.

American-Amicable's total investment portfolio is well-diversified and provides a proper mix between risk and reward.

Consistent with our philosophy of managing money wisely, the Company invests only in investment grade bonds, mortgage loans diversified geographically and by property type, and common stocks of large companies that offer attractive dividends. This philosophy enables us to successfully operate a financially stable, highly competitive insurance business.

AMERICAN-AMICABLE SCHEDULE OF CASH & INVESTED ASSETS

\$264,758,019 as of 12/31/14



CONSIDER ALL THE FACTS, THEN MAKE YOUR OWN DECISION.

With more than 100 years of insurance experience, the American-Amicable group of companies consists of 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. All five companies have a financial strength rating of A Excellent (the third highest rating out of 15 categories) from A.M. Best (a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders) and are a part of the Industrial Alliance Insurance and Financial Services Inc. (IA).

ABOUT INDUSTRIAL ALLIANCE

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. is a life and health insurance company that offers a wide range of financial products and services. The company has operations across North America. IA contributes to the financial well-being of over four million individuals, employs more than 5,000 people and manages and administers over \$109.5 billion in assets.



"Faithful Protection"