



SAFEGUARD YOUR FAMILY'S FUTURE WITH

SECURITY PROTECTOR



LEVEL TERM INSURANCE POLICY TO AGE 95
WITH 20 & 30 YEAR LEVEL PREMIUM PERIOD
Policy Form No. 3362

WITH ACCIDENTAL DEATH BENEFIT RIDER
Policy Form No. 3367

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

ALL PRODUCTS NOT AVAILABLE IN ALL STATES

SECURITY PROTECTOR



- *Affordable Life Insurance Protection Available In 20 Or 30 Year Plans*
- *Inherent Accidental Death Benefit Rider ¹*
- *Customize Your Coverage With Three Face Amount Options ²*
- *Easy to Qualify*
- *Rates Guaranteed To Remain Level For The Term Period Selected*
- *Term To 95 With Guaranteed Premiums*
- *Death Benefit Proceeds Pass To Beneficiaries Federal Income Tax Free*



HOW THE POLICY WORKS

The Security Protector is a combination of a small amount of term life insurance, \$1,000, along with a significant amount of accidental death protection. The Security Protector is an affordable alternative to traditional term products.

Premiums are guaranteed to remain level for 20 or 30 years depending on issue age. Security Protector is available for individuals ages 20-60 and provides 3 choices of accidental death benefits.



THE SECURITY PROTECTOR EDGE

At death, Security Protector provides a death benefit that passes federal income tax free to your beneficiaries.

Our Security Protector product includes an Accidental Death Benefit Rider that you can customize to fit your specific needs by choosing from three different benefit options...

OPTION 1
\$100,000

OPTION 2
\$200,000

OPTION 3
\$300,000

This benefit can protect your family's future should they face the reality of your death. That's why we urge you to consider the Security Protector insurance policy. Our effort is to provide an affordably priced product to secure your family's future.



ACCIDENTS HAPPEN, PREPARE FOR THE UNEXPECTED...

- In 2014, approximately 136,000 accidental deaths occurred in the United States. ²
- Almost 25% of those deaths were a result of motor vehicle accidents. ²
- Deaths due to accidents (unintentional injuries) are the fourth leading cause of death only behind heart disease, cancer, and respiratory diseases. ²
- Accidents are the leading cause of death for most people up to the age of 44. ³
- In 2015, over 16% of fatal occupational injuries were related to falls, slips, and trips. ⁴
- In 2015, 37% of construction related fatalities occurred due to an accidental fall. ⁵
- A total of 1,512 law enforcement officers died in the line of duty during the past 10 years, an average of one death every 63 hours or 151 per year. ⁶
- Ninety firefighters died while on-duty in 2015. ⁷
- A total of 3,852 people died in large truck crashes in 2015 - 16% of those were truck occupants. ⁸

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 Security Protector from the American-Amicable group of companies, contact your licensed sales representative today, e-mail us at contactus@aatx.com or visit us at 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.

**“Security 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**

- ¹ No additional riders/benefits are available with this policy.
- ² CDC, National Center for Health Statistics, <https://www.cdc.gov/nchs/fastats/accidental-injury.htm>
- ³ CDC, National Center for Health Statistics, <https://www.cdc.gov/nchs/data/hus/hus14.pdf>
- ⁴ Bureau of Labor Statistics, <https://www.bls.gov/news.release/cfoi.t02.htm>
- ⁵ OSHA, Fall Prevention Campaign, <https://www.osha.gov/stopfalls/>
- ⁶ NLEOMF, Facts & Figures, <http://www.nleomf.org/facts/enforcement/>
- ⁷ USFA, 2015 Annual report, https://www.usfa.fema.gov/downloads/pdf/publications/ff_fatalities_2015.pdf
- ⁸ IIHS, Large Truck Trends, <http://www.iihs.org/iihs/topics/t/large-trucks/fatalityfacts/large-trucks>

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.