

# TERM MADE SIMPLE

Level Term Life Insurance to Age 95 with 10/15/20/30 Year Level Premium Period

## Highlights:

APPROVED OVER THE PHONE at POINT OF SALE - NO FACE TO FACE REQUIRED

Paper App, E-APP with E-SIGNATURE, VOICE SIGNATURE

VERY SHORT APPLICATION

- TOP COMMISSIONS
- NO E & O REQUIRED
- ADVANCES AVAILABLE (NO INTEREST) – PAID DAILY
- ANNUAL CONVENTIONS- GREAT LOCATIONS
- AGENT FRIENDLY COMPANY

## ISSUE AGES

Age is determined on an **AGE LAST** birthday basis. The minimum issue age is 18 for all level premium periods. The maximum issue age varies by level premium period.

10-Year Level Premium Period: Issue ages 18 – 75

15-Year Level Premium Period: Issue ages 18 – 70

20-Year Level Premium Period: Issue ages 18 – 65

30-Year Level Premium Period: Issue ages 18 – 55

**Minimum Face:** \$50,000

**Maximum Face:** \$400,000 ALL AGES

## Underwriting Class:

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Standard Tobacco
- Simplified Issue, Standard through Table 4

## No Cost Riders:

- **Chronic Illness** Accelerated Death Benefit Rider - Issue Ages: 18-75
- **Terminal Illness** Accelerated Benefit Rider
- **Confined Care** Accelerated Benefit Rider

## Optional Riders:

- Childrens Insurance
- Critical Illness
- Accidental Death
- Waiver of Premiums for Disability and unemployment

*Life Insurance Underwritten by:*

**American-Amicable Life Insurance Company of Texas / Occidental Life Insurance Company of North Carolina  
Pioneer American Insurance Company / Pioneer Security Life Insurance Company / IA American Life Insurance**

Company Each insurer has sole financial responsibility for its own products.