

CRITICAL LIFE BENEFITS

... for the life you plan to live.

10 Year Renewable and Convertible Level Term Life Insurance (Policy Form No. 9422)

With Critical Illness Rider (Policy Form No. 9459)



OCCIDENTAL LIFE INSURANCE
COMPANY OF NORTH CAROLINA

In the event of a Critical Illness, which would you rather have...
a 'GET WELL SOON' CARD or a LIVING BENEFIT paid directly to you?

Prepare for the unexpected,
PREPARE FOR THE FUTURE.

Living Benefits are paid directly to you.

You choose how to spend the benefit at a time when you and your family may need extra cash the most.

"CRITICAL LIFE BENEFITS" PAYS IN ADDITION TO ANY OTHER INSURANCE YOU MAY HAVE.

Some examples of the ways in which you may choose to spend the benefit paid to you:

- ✓ Lost income
- ✓ Auto Payments
- ✓ Credit Card Bills
- ✓ Copays
- ✓ Home Health Care
- ✓ Help with Your Quality of Life
- ✓ Mortgage or rent payment
- ✓ Child Care & Housekeeping Expenses
- ✓ Non Covered Experimental Treatment or Drugs
- ✓ Replace a Paycheck
- ✓ Help Keep Your Business Going



Unfortunately, no one knows when they may be facing the reality of dealing with a critical illness. When faced with a critical illness, both medical and non-medical expenses arise. These out-of-pocket expenses, such as lost wages, expenses not covered by your medical insurance, and home health care can come along during stressful times, and they can be damaging financially. In these situations, you may find yourself without sufficient savings and forced to use other assets to help cover costs. That's why we urge you to consider the Critical Life Benefits insurance policy. Our effort is to provide an affordably priced product if a critical illness happens.

Covered Conditions...

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expenses could take a toll on your family budget. The Accelerated Living Benefit Rider can provide a lump sum payment if you are diagnosed with one of the following covered illnesses. This benefit provides for 100% acceleration of the base policy face amount, not to exceed \$100,000. ¹ (See the rider for complete details).

100% COVERAGE

- Heart Attack
- Stroke
- Cancer
- Blindness
- Terminal Illness
- Kidney Failure
- Paralysis
- Major Organ Transplant
- HIV contracted performing duties as professional healthcare worker

10% COVERAGE

- Coronary Artery Bypass Graft¹

Guaranteed Convertible...

At any time before the insured attains age 65, the life insurance policy may be converted to any level premium permanent plan the company offers, without any evidence of insurability required and for an amount up to the face amount of the original policy. The critical illness rider is not convertible.

Renewability...

If all premiums have been paid in full to the renewal date and the insured has not attained age 61 on such date, the life insurance policy may be renewed without evidence of insurability. If the Critical Illness Rider has not been terminated, it will be renewed with the policy. Premium rate for the policy and Critical Illness Rider will be based on the attained age of the insured.



What happens in the event of death?

At death Critical Life Benefits provides a death benefit that passes federal income tax free to your beneficiaries.

ACCELERATED BENEFITS RIDER-CONFINED CARE² (Policy Form No. 9674)

With this benefit if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of 2.5% of the face amount up to \$5,000 per month.

(Not available in all states)



Consider all the facts, then make your own decision.

The American-Amicable group of companies, which includes American-Amicable Life Insurance Company of Texas, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, Pioneer Security Life Insurance Company and IA American 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 Critical Life Benefits from the Occidental Life Insurance Company of North Carolina, contact your licensed sales representative today, e-mail us at contactus@aatx.com or visit us at www.occidentallife.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.

**“Critical Life Benefits 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 **Accelerated Living Benefit Rider - Critical Illness** — Covered Conditions may vary by issue state. For complete details regarding rider benefits and definitions, please consult the policy rider form in the policy contract. Upon receipt of proof of a qualifying event, we will pay an accelerated benefit in a single sum. Should the qualifying event occur prior to the 91st day following the Date of Issue, the benefit paid would be 10% of the policy Face Amount. Should the qualifying event occur on or after the 91st day following the Date of Issue, the benefit would be equal to the full death benefit of the policy. This benefit is payable only one time and once paid the insurance provided under this rider will terminate, except for the 10% acceleration upon occurrence of the Coronary Artery Bypass Graft. If this benefit is paid, future acceleration of any other benefit is reduced proportionally.

² **Accelerated Benefits Rider-Confined Care** — If a licensed physician provides the company a written statement of the diagnosis of your medical condition and states that you are a full time permanent resident of a Nursing Home and will continue full time permanent residence in a Nursing Home until death, you may receive a fixed monthly payment equal to the lesser of 2.5% of the policy face amount or \$5,000. The payment of the accelerated benefit will reduce the death benefit proceeds by the 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.

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:



Each insurer has sole financial responsibility for its own products.