

CHRONIC ILLNESS RIDER

(Chronic Illness Accelerated Death Benefit Rider*)

Features:

- Available on select policies at **NO ADDITIONAL CHARGE.**
- With this benefit you can accelerate a portion of your death benefit early if an authorized Physician certifies that you are chronically ill.
- This benefit can allow you to request up to 95% of your policy's death benefit subject to a maximum amount of \$150,000.

When the benefit becomes available:

To be considered Chronically Ill one of the following would need to apply:

- ▶ You are unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (eating, toileting, transferring, bathing, dressing and continence) for a period of at least 90 consecutive days; or
- ▶ You require substantial supervision for a period of at least 90 consecutive days by another person to protect yourself from threats to health and safety due to Severe Cognitive Impairment.



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.

* Policy Form No. 3229. Not available in all states.