



CONFINED CARE RIDER

(ACCELERATED BENEFITS RIDER - CONFINED CARE*)

FEATURES: If you become permanently confined to a nursing home at least 30 days after the policy is issued, you may receive a monthly benefit equal to the lesser of 2.5% of the face amount of your policy or \$5,000.

This benefit is available at **no additional charge**.

HERE'S AN EXAMPLE OF HOW THIS EXCITING BENEFIT WORKS:

- ▶ John purchased a whole life policy with a death benefit of \$100,000.
- ▶ Subsequently he becomes a full-time, permanent resident of a nursing home.
- ▶ He may elect to receive a monthly benefit in the amount of \$2,500.
Calculation: $\begin{array}{r} \$100,000 - \text{Death Benefit} \\ \times 2.5\% \\ \hline \$2,500 - \text{Monthly Benefit} \end{array}$
- ▶ For each month he continues to receive the benefit, the death benefit of the policy is reduced by \$2,500.
- ▶ The monthly benefit in this example would continue for a period of 40 months, at which time the policy would terminate with no additional benefits.

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. 9674 (AA, OL, PA, PS); AB301 (iA). 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 death benefit proceeds that are 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 death benefit proceeds that are paid. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for complete details.