



LEGACY BUILDER

SINGLE PREMIUM WHOLE LIFE INSURANCE*
(Policy Form No. 3546)

Providing for your loved ones may be a simple task.
Help solve tomorrow's problem... **Today!**



AMERICAN AMICABLE GROUP

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

* Policy approval is subject to Underwriting.

PRODUCTS NOT AVAILABLE IN ALL STATES

The **LEGACY BUILDER** policy may immediately increase the size of your assets at your death with the safety you desire. Plus, the benefits to your loved ones will pass income tax-free and avoid probate costs and delays.

DEATH BENEFIT*

Never to decrease regardless of changes to your age or health. Benefits may be paid to your beneficiary and are not subject to federal income tax.

CASH VALUES**

Cash value accumulates and may be used for emergencies or other financial needs.

EASY TO APPLY

No medical exam required. Your eligibility is based on the answers to the medical questions and a telephone interview (if applicable).

You have worked hard to provide for your loved ones and your retirement. By planning, you can make a significant impact on the amount you pass on to your loved ones. Certain types of property and assets are taxable before being passed to your heirs. Those assets possibly will be reduced by taxes, probate costs, and legal fees. The “Legacy Builder” may be the answer.

By reallocating a portion of your assets into a Legacy Builder policy, you may have peace of mind knowing that the death benefit provided by your Legacy Builder policy is not subject to the costs and delays of probate.



Jane, Age 65 Non-Tobacco

Current Portfolio

Before Reallocation		After Reallocation	
CDs	\$ 50,000	Legacy Builder	\$ 95,885***
Money Market	\$ 30,000	Money Market	\$ 30,000
Securities	\$ 50,000	Securities	\$ 50,000
Total Current Asset At Death	\$130,000	Total Current Asset At Death	\$175,885

By reallocating the \$50,000 CD to a Legacy Builder single premium whole life insurance policy, the money available to your loved ones at your death increased by 51.4%.****

* Loans taken against cash value will reduce the death benefit if not repaid. Payment of death benefit subject to policy terms and conditions.

** Withdrawals taken prior to age 59 1/2 may be subject to tax penalties. The Company nor its agents give legal or tax advice, please contact your legal or tax advisor with any additional questions.

*** Legacy Builder Death Benefit

**** Percentage may change subject to any estate and inheritance tax situations. Unlike CDs and other accounts, life insurance is not insured under the FDIC.

NOTE: Comments contained in this brochure reflect our understanding of the current legal treatment of this type of product. However, the laws are subject to different interpretations and changes. Our agents do not provide legal or tax advice. Please consult with your financial or tax advisor about this product and your personal situation.

LEGACY BUILDER provides additional benefits with no additional premium cost.

Beneficiary Guaranteed Insurability Rider¹

With the Legacy Builder's Beneficiary Guaranteed Insurability Rider, you may leave a legacy to multiple generations. If your policy was in-force for five years before your death, your beneficiary will have the following options:

1

OPTION 1

The beneficiary can receive all the proceeds in cash income tax-free.

2

OPTION 2

Conversion to a single premium whole life policy that is offered by the Company (not to exceed the lessor of the original death benefit amount or \$150,000) with no medical exam.

3

OPTION 3

A combination of income tax-free cash AND a single premium whole life policy then offered by the Company.



Terminal Illness Accelerated Death Benefit Rider²

You may receive payment of up to 100% of the face amount of your Legacy Builder policy if diagnosed as terminally ill where life expectancy is 24 months or fewer (12 months in some states).

Accelerated Benefits Rider — Confined Care³

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

Surrendering the Cash Accumulation Value.....

You may request a partial surrender after the first policy year. The death benefit will be reduced for each partial surrender by a proportionate amount. A surrender fee of \$25 will be deducted from each partial surrender amount. Maximum of one partial surrender per year.

Policy loans are available for up to the full surrender value less loan interest in advance to the next policy anniversary. The annual policy loan interest rate is 7.4% payable in advance. Any outstanding loan will reduce the death benefit payable.

Consider all the facts, then make your own decision.

American Amicable Group, 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 whole 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 Legacy Builder from the American Amicable Group, contact your licensed sales representative today!

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.

1 Beneficiary Guaranteed Insurability Rider, Policy Form No. 9679.

With this benefit, if your policy was in force for at least five years before your death, your beneficiary will have three options for the death benefit proceeds. Availability varies by state, see rider for complete details.

2 Terminal Illness Accelerated Death Benefit Rider, Policy Form No. 9473 or 3575 in CA.

If you are diagnosed by a licensed physician with a life expectancy of 12 or fewer months (some states 24 months), you may receive up to 100% of the death benefit. The payment of the accelerated benefit will reduce the death benefit proceeds by the amount of the proceeds paid. The cash value (if any), the amount available for loans (if any), and the premium (excluding policy fee) for the policy, will decrease in proportion to the amount of proceeds paid. For information specific to California, refer to form 3672-CA. Availability varies by state, see rider for complete details.

3 Accelerated Benefits Rider-Confined Care, Policy Form No. 9760 or 3156 in NC.

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 benefit paid. Availability varies by state, see rider 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. 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 you, 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 programs, 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 you, your spouse's, or your family's eligibility for public assistance.



AMERICAN AMICABLE GROUP

425 Austin Avenue • Waco, Texas 76701 • Toll Free: 800-736-7311
Each insurer has sole financial responsibility for its own products.