

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 5.0% of the face amount of your policy.
- This benefit is available at no additional charge.
- Automatically included on all Senior Choice and Family Choice policies issued with the Immediate Death Benefit plan.

Here's an example of how this exciting benefit works:

- ▶ Jane purchased a Senior Choice whole life policy with a death benefit of \$10,000.
- ▶ Subsequently she becomes a full-time, permanent resident of a nursing home.
- ▶ She can elect to receive a monthly benefit in the amount of \$500.
Calculation: $\begin{array}{r} \$10,000 - \text{Death Benefit} \\ \quad \quad \quad \underline{*5.0\%} \\ \quad \quad \quad \$500 - \text{Monthly Benefit} \end{array}$
- ▶ For each month, she continues to receive the benefit, the death benefit of the policy is reduced by \$500.
- ▶ The monthly benefit in this example would continue for a period of 20 months, at which time the policy would terminate with no additional benefits.

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. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (IAA) (attached to the Senior Choice and Family Choice whole life Immediate Death Benefit plans only). Not available in all states.