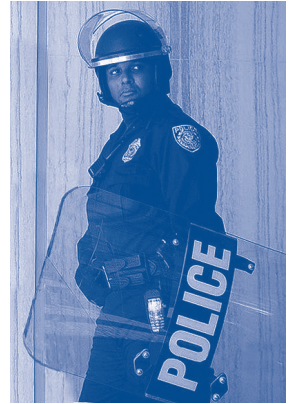




GROUP LEVEL TERM LIFE INSURANCE TO AGE 70 (Policy Form No. 9832)

Group term life insurance, dependent coverage and a cash accumulation option are all made available in a single policy that provides maximum protection at a very low cost.



Life Insurance Underwritten By:

**AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
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.



Product Description

This product is a simplified issue group term life insurance policy to age 70.

Eligibility Includes: (Age 18 through 65)

- ◆ **All Government Employees (Federal, State, County & City)**
- ◆ **First Responders (Police, Firemen, emergency medical professionals)**
- ◆ **Employees of State Funded Educational Institutions**
- ◆ **Railroad Employees**
- ◆ **Hospital Employees**
- ◆ **Airline and Travel Industry Employees**
- ◆ **Citizens of a U.S. Territory**
- ◆ **Citizens of the Cayman Islands**
- ◆ **Spouses of eligible individuals**

Coverage Amounts

Eligible individuals can select from one of the following coverage amounts:

- ◆ **\$50,000 (Option A)**
- ◆ **\$100,000 (Option B)**
- ◆ **\$150,000 (Option C)**
- ◆ **\$200,000 (Option D)**

Benefits

The Level Term coverage remains in effect until the insured's attained age 70. There is no "war clause", travel or occupational restrictions, and no waiting period. Upon the effective date of the insurance, the amount of life insurance coverage is immediately payable upon receipt of due proof of death from any cause (excluding suicide within the restricted period and subject to contestable period limitations), at any time, anywhere in the world for as long as the coverage is in force.

Renewable

The initial premium at issue will remain level for 10 years. At the end of the 10 year period, you have the option of renewing coverage for an additional 10 years. The premium at this time is reset to your attained age at renewal. You can continue to renew in 10 year increments until you reach attained age 70.

Example:

MALE / AGE 40 / NON-TOBACCO / \$100,000 COVERAGE	
Initial Monthly Premium:	\$19.00
Renewal Premium at age 50:	\$48.00
Renewal Premium at age 60:*	\$60.00

* This is the last opportunity to renew prior to attaining age 70.

Optional Riders Available

Spouse And Children

You may add the Dependent Life Insurance Coverage Rider (Policy Form No. 9833) which covers your spouse with decreasing term life insurance and accidental death benefits. The amount of spouse coverage is based on the member's attained age. All dependent children are covered with term life insurance to age 23. Any natural child born after the effective date of the family coverage is covered automatically at the age of 15 days without application or increase in premium; however, it is necessary to complete an application for a new spouse, step-children or adopted children. You may apply for 1 to 4 units of family coverage depending on the amount of base coverage you have on your life. The insured spouse and dependent children may continue their coverage under a separate policy in the event of divorce or upon your death.

Children Only

The Children's Insurance Rider (Policy Form No. 9834) provides \$3,000 of additional term life insurance coverage for each child for each unit of coverage. It can be purchased up to a maximum of 5 units (\$15,000). Coverage is provided to age 23 and then may be converted to a new individual policy without evidence of insurability. The monthly cost of this rider is \$.71 per unit purchased.

Flexible Premium Deferred Annuity Rider (Policy Form No. 3078)

This is a tax deferred interest bearing annuity rider which may be attached to your OBA policy. This highly useful addition to the insurance policy can accumulate funds over a long period that can be used for your future financial security. Interest is calculated from the date that payment is received to the date of withdrawal, so your funds are never idle. The interest rate is determined by the company and is changed periodically, but will never be less than the minimum guaranteed rate of 2%. There are no withdrawal or other fees or charges. 100% of your money goes to work for you immediately and is available to you at any time in case of an emergency, special need, etc.¹ In the event of your death, the Company will pay to your beneficiary, along with the proceeds of your life insurance policy, the money in your annuity rider, plus interest to the date of payment. While interest is accumulating, it grows free of current income tax until you withdraw it. By postponing the tax, your money grows faster because you earn interest on dollars that otherwise would have been paid to the IRS. At retirement, the annuity rider value can provide you with a guaranteed lifetime income.

Conversion Privilege

The member's basic life insurance protection in effect may be converted at anytime during the first 10 year period after the policy is issued to any permanent plan of insurance offered by the Underwriting Company at the time of conversion. This conversion may be made without evidence of insurability. For the Dependent Insurance Coverage Rider benefits, your spouse and children are accorded the privilege of non-medical conversion in the event of your death. Your children may also convert their coverage when they cease to be dependents or reach age 23. In addition, your children may, subject to insurability requirements, convert their Dependent Insurance Coverage Rider benefits to an individual OBA certificate when they attain age 23.

Payments

Premium payments may be made through the convenience of automatic bank draft from your checking or savings account, or through payroll deductions made by your employer.

Medical Requirements

Eligibility for coverage is based on a simplified application, liberal height and weight chart, and a check with the Medical Information Bureau (M.I.B) and pharmaceutical related facility. A telephone verification interview will automatically be required for coverage amounts above \$100,000. Underwriting reserves the right to request medical records or a telephone interview when deemed necessary.

¹ Under current federal tax law, distributions made before age 59½ may be subject to an IRS penalty.



The OBA was originated in 1956 and is an organization specially keyed to the family protection needs of its members.

Since its founding, the OBA has continually strived to offer the finest life insurance products to all of its members while maintaining monthly premiums at consistently affordable rates. Look over the preceding information for more reasons why government employees count on the reliable, affordable protection of OBA.

To learn more about OBA and the other membership benefits available, please visit the OBA website at www.theoba.com.

About the American-Amicable Group of Companies...

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, and Pioneer Security Life Insurance Company traces its roots back to 1909 when Amicable Life was chartered. Built on a solid financial foundation, the American-Amicable group of companies has a long standing heritage of providing a diverse portfolio of quality life insurance products.

Consider all the facts, then make your own decision.

The American-Amicable group of companies offers life insurance products with different product features, benefits, and charges; including different coverage periods, issue ages, premium paying periods, and underwriting classifications.

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.

For all the details about the dynamic OBA Group Term Life Insurance policy underwritten by the American-Amicable group of companies, contact your licensed sales representative today, e-mail us at contactus@aatx.com or visit us at www.aatx.com.