

*Express* **UL**



***An accommodating strategy for Life Insurance Protection!***

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY  
A SIMPLIFIED ISSUE UNIVERSAL LIFE INSURANCE POLICY

(Policy Form No. 3616)

**ALL PRODUCTS NOT AVAILABLE IN ALL STATES.**

# Express UL



Life can change quickly. Having a strategy with options for your family's protection is crucial. **Express UL** can provide you and your family with the protection and choices that you need: death benefits for you and your family, flexible premiums, rider availability for lost income should you become disabled and cash accumulation that can be used at your discretion should unforeseen needs arise.

The remarkable thing is: **YOU CAN DO IT ALL WITH EXPRESS UL.**

## DEATH BENEFITS

**Express UL** features a **maximum \$500,000 death benefit** for the primary insured with no medical exam! The death benefits are generally income tax free and can replace lost income, pay off debts or fund your children's education.

## CASH ACCUMULATION

The cash accumulation available with your policy can provide you with flexibility regarding your future premium payment, and access to funds in the form of policy loans and surrenders (in part or in full). Best of all, you are leveraging your premium dollars with tax-deferred growth! Express UL guarantees a minimum interest rate of 2.0%.

## PREMIUMS

**Express UL** premiums are flexible. You determine how much premium to pay (up to the maximum allowed) and when to pay it – so long as there is sufficient accumulation value to cover required deductions.

## 15 YEAR NO LAPSE GUARANTEE

If you pay a specified no-lapse premium on a timely basis, the death benefit will be guaranteed for at least 15 years.



## ADDITIONAL BENEFITS AT NO ADDITIONAL COST

The Terminal Illness Accelerated Benefit Rider and the Accelerated Benefits Rider-Confined Care (where available) are added to every *Express UL* policy with no additional premium.

- ◆ **Terminal Illness Accelerated Benefit Rider <sup>1</sup>, Policy Form No. 9473 (AA, PA, PS, OL); TIA302 (IAA)**  
With this benefit you can receive up to 100% of the death benefit of the policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states).
- ◆ **Accelerated Benefits Rider-Confined Care <sup>2</sup>, Policy Form No. 9674 (AA, PA, PS, OL); AB301 (IAA)**  
With this benefit, if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of 2.5% of the death benefit up to \$5,000 per month.

## OPTIONAL RIDERS (WITH ADDITIONAL PREMIUM)

*(See rider form for complete details. Additional premiums required and availability and terms vary by state)*



**You may, at your choice, add these benefits to your Express UL.**

- ◆ **Total Disability Benefit Rider (Disability Income Rider), Policy Form No. 9785 (AA, PA, PS, OL); TD301 (IAA)**  
With this disability income rider you can receive a monthly benefit should you become disabled to help offset lost income. This benefit will pay for a period of up to two years.
- ◆ **Accident Only Disability Income Rider, Policy Form No. 3281** With this benefit, should you become disabled due to an accident you can receive a monthly benefit for a period of up to two years.
- ◆ **Family Insurance Agreement (FIA), Policy Form No. 8374** Provides a combination of decreasing term insurance coverage on the spouse and level term insurance coverage on the children.
- ◆ **Children's Insurance Agreement, Policy Form No. 8375 (AA, PA, PS, OL); Children's Insured Benefit Rider, Policy Form No. CIB304 (IAA)** Which can provide up to \$15,000 of valuable term insurance coverage on the lives of your children. The cost per unit is \$8.52 annually (Maximum of 5 units) regardless of the number of children covered.
- ◆ **Accidental Death Benefit Agreement, Policy Form No. 7160** Provides an additional amount to the beneficiary should the insured die as the result of an accident.
- ◆ **Waiver of Premium Disability Agreement, Policy Form No. 7184** If you become totally and permanently disabled (after six consecutive months of total disability), this benefit will waive the payment of each planned premium, up to the target premium.

## 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 death benefit options, issue ages, and underwriting classifications.

For all the details about the dynamic Express UL from the American-Amicable Group of Companies, contact your licensed sales representative today, e-mail us at [contactus@aatx.com](mailto:contactus@aatx.com) or visit us at [www.aatx.com](http://www.aatx.com).

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.

**“Express UL represents a commitment on our part to provide security and assurance at a time in your life when you need it the most.”**

**Joe Dunlap, President  
American-Amicable Group of Companies**

**<sup>1</sup> Terminal Illness Accelerated Benefit Rider, Policy Form No. 9473 (AA, PA, PS, OL); TIA302 (IAA).** If you are diagnosed with a life expectancy of 12 months or less (some states 24 months) by a licensed physician, 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 benefit paid. The cash value (if any), and the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See the rider for complete details.

**<sup>2</sup> Accelerated Benefits Rider-Confined Care, Policy Form No. 9674 (AA, PA, PS, OL); AB301 (IAA).** 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) and the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. Availability varies by state. See 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 of 1986. 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 your, 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, 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 your spouse's or your family's eligibility for public assistance.

*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.