

GUARANTEED GUARDIAN



“A Life Insurance Policy of Guaranteed Premiums”

WHOLE LIFE INSURANCE
Policy Form No. 3652

PRODUCT NOT AVAILABLE IN ALL STATES

GUARANTEED GUARDIAN

Whole Life Insurance

GUARANTEED GUARDIAN ATTRACTIVE FEATURES

In a world of change, the Guaranteed Guardian offers you the peace of mind that you have...

- **GUARANTEED PREMIUMS:**

Guaranteed to never increase regardless of changes to your age or health.

- **GUARANTEED CASH VALUES**:**

Guaranteed cash values accumulates at a guaranteed rate and may be borrowed or used to pay premiums. Cash value may also be used for emergencies or other financial needs. **

- **GUARANTEED DEATH BENEFITS**:**

Benefits may paid to your beneficiary and are not subject to Federal income-tax.

- **REDUCED PAID UP INSURANCE**

Cash values can be utilized to purchase reduced paid up insurance if you choose to discontinue premium payments. Availability varies by state, see rider for complete details.

- **EXTENDED TERM INSURANCE**

Cash values can be utilized to purchase extended term insurance if you choose to discontinue premium payments. Availability varies by state, see rider for complete details.

* Policy performance based on values guaranteed in the policy language and according to policy terms.

** Any cash value withdrawals or loans, will reduce the death benefit proceeds.



IF YOU ARE READY FOR A LITTLE
“PEACE OF MIND”,
CHECK OUT THE GUARANTEED GUARDIAN TODAY!



OPTIONAL RIDERS FOR ADDITIONAL PREMIUM COST*

Waiver of Premium for Disability Agreement

(Policy Form No. 3442)

The Company will waive your monthly premiums if you become permanently and totally disabled.

Option to Purchase Additional Amounts of Insurance

(Policy Form No. 8367)

Allows you to purchase more coverage at later dates without evidence of insurability.

Accidental Death Benefit Agreement

(Policy Form No. 7159 and PDO for OL)

Pays additional face amount if death is a result of an accident.

Family Insurance Agreement

(Policy Form No. 8374)

Provides decreasing term coverage on spouse and level term coverage on children.

Children's Insurance Agreement

(Policy Form No. 8375)

Provides \$3,000 per unit of level term insurance on the lives of children until the earlier of the child's age 25 or the applicants age 65, at which time their coverage is convertible to a whole life or endowment plan of insurance at a rate of up to five times amount of insurance provided on the Children's Insurance Agreement .

Level Term Insurance Rider

(Policy Form No. 8087)

Provides a death benefit for 20 years on the primary Insured or any other Insured.

Total Disability Benefit Rider

(Policy Form No. 9785)

Provides a monthly benefit if the Insured becomes totally disabled.

* See rider disclosures for coverage exclusions.

**PREMIUMS MAY BE PAID THROUGH
PAYROLL DEDUCTION OR BANK DRAFT**



Consider all the facts, then make your own decision.

The American-Amicable Group of Companies, 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. The American-Amicable Group of Companies can trace 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.

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.

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

Joe Dunlap, President, American-Amicable Group of Companies

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 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
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company