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American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
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Pioneer Security Life Insurance Company
425 Austin Ave. / Waco, TX 76701

Sample Sample
425 Austin Ave
Waco TX 76701

ScriptSave[™] WellRx
Premier

1-800-407-8156

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American-Amicable Life
Insurance Company of Texas

RxBiN: 006053

RxPCN: MSC

Group #: 442A

ID#: 1100100020760

DISCOUNT ONLY - NOT INSURANCE

Powered by
ScriptSave[™] WellRx
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Welcome to ScriptSave[®] WellRx Premier!

This prescription savings card can help you and your family manage your healthcare costs by saving on brand-name and generic prescriptions. Use it to save on prescriptions for the entire family - including pets. There are no enrollment or membership fees, and no limits on how many times you may use the card—it never expires. Your card is active now and ready to be used right away.

Savings

- Save up to 80% on your prescription medications*
- Accepted at more than 65,000 pharmacies nationwide

Medication management, adherence, & wellness tools

- Pill and refill reminders
- Drug information with pill images
- Drug and lifestyle interaction alerts
- Ask A Pharmacist
- Watch & learn videos

Grocery Guidance for Better Nutritional Health

- Identify foods aligned with health goals
- Personalized food recommendations
- Bar code scanner
- Be alerted when foods are not aligned with your dietary preferences & allergens
- “Better for You” food recommendations
- Food nutrition facts and ingredient information

If any agent or representative of another company suggests that you **cash in** or **discontinue** paying premiums on your **Life Insurance Policy**, please let me know **IMMEDIATELY!**

Should a replacement attempt be made, **call me right away:**

American-Amicable Life Ins. Co. of Texas
1-800-736-7311, Prompt 1,1,2

There are many reasons a replacement may **NOT** be in your best interest and you need to have **ALL** the facts.

We suggest that you **keep** this Notice **with your policy** for future reference.

Thank you for choosing **American-Amicable Life Insurance Company of Texas**. I am pleased to have you as a policyholder and we are here to serve you.

American-Amicable Life Insurance Company of Texas

P.O. Box 2549 / Waco, Texas 76702-2549
254-297-2777 / 1-800-736-7311

Visit us at www.americanamicable.com
E-mail address pos@americanamicable.com

Dear Policy Owner:

The policy you recently applied for is now enclosed and we wish to congratulate you on being able to secure one of the very best insurance contracts issued by any company. By the acquisition of this contract, you have added a definite sum to your estate, which cannot be taken away from you so long as your premium payments are regularly made. In accepting these payments, the American-Amicable Life Insurance Company of Texas, your company, becomes the guardian of your insurance interests -- a trust which we assure you the Company will always endeavor to merit.

We stand ready at all times to render any service we are able to give and shall be glad to hear from you concerning any matter affecting your insurance. We want you to know and feel that you, as one of our policy owners, are a part of the Company and that we each have a common interest -- the Protection of your Dependents and future Security for YOURSELF.

You can check key information about your policy by visiting our web site, www.americanamicable.com. The site enables you to contact us by e-mail and offers general information about our company which may be useful when requesting forms or updating your policy.

We keep the information you provide confidential, and use it ourselves only in connection with matters involving your insurance and the services we provide. By "ourselves", we mean only employees of the company and insurance agents contracted with us. We do not release any non-public information about you to any non-affiliated third parties.

This includes any and all information you provide when applying for a policy. That information is not disclosed to anyone other than those authorized by you in your application, and then only to the extent necessary for underwriting and issuing your policy. All of that information is kept confidential with physical, electronic and procedural safeguards. In addition, when you are using our web site, you can do so with confidence that we do not track your use of it in any way, or collect any information that you do not intentionally send to us.

We appreciate this opportunity to serve your insurance needs.

Sincerely Yours,



Joe Dunlap
President

P.S. If this policy has been delivered to you by mail, please sign and return the enclosed policy receipt. A self-addressed envelope is enclosed for your convenience.



**INDUSTRIELLE
ALLIANCE**

ASSURANCE ET
SERVICES FINANCIERS INC.

**INDUSTRIAL
ALLIANCE**

INSURANCE AND
FINANCIAL SERVICES INC

PRIVACY POLICY FOR THE INDUSTRIAL ALLIANCE GROUP-US OPERATIONS

The Industrial Alliance Group-U.S. Operations is composed of Industrial Alliance Insurance and Financial Services Inc.'s U.S. Branch and Industrial Alliance Insurance and Financial Services Inc.'s subsidiaries, including but not limited to IA American Life Insurance Company, American-Amicable Life Insurance Company of Texas, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, Pioneer Security Life Insurance Company and Industrial Alliance Portfolio Management (U.S.) LLC ("we/us"). Together, we are committed to protecting our clients', employees' and representatives' ("you/your") privacy, and to ensuring the confidentiality of the personal information provided to us in the course of our business.

Our Privacy Policy sets out our standards for collecting, using, disclosing and storing your personal information. Our Privacy Policy also explains how we safeguard your personal information and your right to access that information.

PERSONAL INFORMATION: Personal Information is any information about an individual that identifies him or her, such as financial, lifestyle or health information, but not their name, title or business address, telephone or email.

Personal information has to be protected regardless of its characteristics or its form, whether written, graphic, audio, visual, computerized or any other form.

PURPOSE OF INFORMATION COLLECTION: Collecting information about you is necessary in order for us to provide you with high quality services. The nature and sensitivity of the information we collect about you varies according to the services we provide you and to legal requirements imposed on us (such as your social security number, where investment income is generated by a chosen product).

The purposes for which we collect personal information about you are identified at or before the time of collection. For example, information may be collected while submitting an application or a claim.

Purposes for collecting information generally include; providing products or services requested, confirming your identity, protecting against fraud, or dealing with matters concerning the relationship between us.

Any questions and concerns you may have regarding the purposes for collecting information may be directed to us at the address provided below.

CONSENT: When we collect personal information from you, we obtain your consent to use the information for the purposes collected. We will obtain your consent for any additional use or collection, or if the purpose of using the information is changed.

We generally seek your express written consent in order to collect, use or disclose personal information. Where appropriate, for less sensitive information, we may accept your verbal consent. Occasionally, we may imply consent where we can infer consent from your action or inaction.

Consent must be given by you or your authorized representative such as an attorney, legal guardian or a person having power of attorney.

You may withdraw your consent at any time, subject to legal or contractual restrictions (for example, your right to withdraw consent is necessarily limited where we need information to extend a loan against the value of a policy issued by us). We will inform you of the consequences of such withdrawal, including the possibility that we may not be able to provide a product or process a request. If you choose not to consent, we will record the decision in our file.

In limited circumstances, we have the right (or obligation) to collect, use or disclose personal information without your knowledge and consent. This occurs when legal, medical, or security reasons may make it impossible or impractical to seek consent. When information is being collected for the investigation of a potential breach of contract, possible money laundering, the prevention or detection of fraud, or for law enforcement purposes, seeking consent might defeat the purpose of the information collection. Similarly, seeking consent may be impossible or inappropriate when you are a minor, seriously ill or otherwise incapacitated.

LIMITS TO COLLECTION, USE AND DISCLOSURE: We limit the collection of your personal information to what we need in relation to the purposes identified to you.

We collect the information directly from you unless you allow us to collect information from a third party or in accordance with the law.

We limit the use of your personal information to the purposes we have identified to you. This means that we cannot use your personal information for other purposes without your consent, except as permitted or required by law.

We cannot disclose your personal information to anyone except with your consent or as permitted or required by law.

Your personal information is only accessible to certain authorized persons, and only to the extent necessary to perform their duties.

You have the right to know, on request, to whom the information was disclosed. Only in rare instances are we prevented by law from honoring such a request. We maintain accurate records, recording to whom we disclose personal information and in what circumstances it was disclosed.

We will occasionally share your personal information with service providers or agents to ensure the proper administration of products, or to provide you with the services you require. These

service providers or agents must agree to comply with privacy legislation before receiving any personal information.

Any questions concerning the collection, transfer or use of personal information can be forwarded to the Privacy Officer at the address provided below.

RETENTION: We only retain your personal information for as long as needed for the purpose it was collected. We must destroy this information in accordance with the law and our record retention guidelines. When we destroy your personal information, we make sure that confidentiality is secured and that no unauthorized person can access the information during the destruction process.

CLIENT LIST: The Company does not disclose an individual's personal information to any non-affiliated third party except as authorized by that individual. We may disclose personal information to one of our affiliated companies within the Industrial Alliance Group with the individual's written permission, or to process a transaction, such as a claim, or otherwise as permitted by law. The Company does not sell client lists to third parties.

ACCURACY: We make every possible effort to ensure that your personal information is as accurate and complete as necessary for the purposes it is collected, used, or disclosed.

ACCOUNTABILITY: We are responsible for your personal information in our possession or control, including information that may be transferred by us to third parties for processing. We require such third parties to keep personal information under strict standards of privacy and protection.

We adhere to legislated and self-imposed rules, aimed to safeguard your privacy. The rules are established by this Privacy Policy, the Company's privacy compliance program, the Code of Business Conduct (applicable to directors, officers and employees), and the Compliance Guidelines For Our Producers In Today's Market Place (applicable to agents and brokers) as well as insurance industry guidelines and applicable law.

Our staff is trained on these processes and procedures and is provided with information about privacy laws.

SAFEGUARDS: We have implemented and continue to implement rigorous safeguards so that your personal information remains strictly confidential and is protected against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification.

Protection methods include organizational measures such as requiring security clearances and limiting access to a "need-to-know" basis, physical measures (e.g. building access cards for employees, visitor registration and identification cards, off-site backups and archiving), and technological measures such as the use of password and encryption (e.g. the use of routinely changing passwords, firewalls and segmented operator access).

REQUEST FOR ACCESS TO INFORMATION AND AMENDMENTS: You have the right to be informed whether we hold personal information about you and to see that information. You also have the right to enquire as to how we collected your information, how we used it and to whom it may have been disclosed.

This information will be provided to you within a reasonable time from the date we receive your written request. We may charge a reasonable fee for processing your request.

In certain limited and specific circumstances, we may refuse to provide to you the requested information. Exceptions to your access right can include information that contains references to other individuals, information that cannot be disclosed for legal, security or commercial proprietary reasons, information that has been obtained in the course of an investigation of a potential breach of contract, money laundering or fraud, and information that is subject to attorney-client or litigation privilege.

In cases where we hold medical information about you, we may refuse to provide you with direct access to this information and may instead request that a health care professional be designated to provide the information to you.

You may challenge the accuracy and completeness of your personal information. We will respond to an amendment request within a reasonable time.

Any request for access to information or request for amendment must be sent to the following address:

Privacy Officer
IA American Life Insurance Company
425 Austin Avenue / Waco, Texas 76702

COMPLAINTS AND CONCERNS: Our employees and representatives are trained to respond to your questions or concerns about personal information. Should you be unsatisfied with our employee's or representative's response, you may contact the Privacy Officer at the address mentioned above.

A complaint concerning the protection of personal information should be addressed to the Privacy Officer at the address provided above.

NEW MEXICO RESIDENTS ONLY

CONFIDENTIALITY OF ABUSE INFORMATION: You have the right to be considered a protected person. A "protected person" is a victim of domestic abuse who has notified us that he or she is or has been the victim of domestic abuse and who is either: (1) a present or proposed principal insured or certificate holder; (2) a present or proposed policyowner; (3) a present applicant; (4) a present claimant; (5) one who derives or is proposed to derive insurance coverage under an insurance policy subject to the New Mexico domestic abuse regulations; or (6) an individual or entity that provides shelter, advocacy, counseling or protection to victims of domestic abuse.

Please send your written request for "protected person" status and the confidentiality of abuse information to the address on the preceding page.

LIFE INSURANCE BUYER'S GUIDE

This guide can help you when you shop for life insurance. It discusses how to:

- *Find a Policy That Meets Your Needs and Fits Your Budget*
- *Decide How Much Insurance You Need*
- *Make Informed Decisions When You Buy a Policy*

Prepared by the National Association of Insurance Commissioners.

The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

Reprinted by:
American-Amicable Life Insurance Company of Texas
P.O. Box 2549 / Waco, Texas 76702-2549

IMPORTANT THINGS TO CONSIDER

1. Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
2. Be sure that you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you still afford it?
3. Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
4. Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
5. Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance **may be costly**.
6. Read your policy carefully. Ask your agent or company about anything that is not clear to you.
7. Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

Buying Life Insurance

When you buy life insurance, you want coverage that fits your needs.

First, decide how much you need -- and for how long -- and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you.

Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

What About the Policy You Have Now?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is The Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic types of life insurance: **term insurance** and **cash value insurance**. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policies in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period -- even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a reduced amount without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without canceling the policy. However, to build up this cash value, you must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types; whole life, universal life and variable life are all types of cash value insurance.

Whole Life Insurance covers you for as long as you live if your premiums are paid. You generally pay the same amount in premiums for as long as you live. When you first take out the policy, premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for these policies are higher since the premium payments are made during a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium.

payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

Life Insurance Illustrations

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what could happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

Finding a Good Value in Life Insurance

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Remember that no one company offers the lowest cost at **all ages for all** kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflects the interest earnings on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
P.O. BOX 2549 / WACO, TEXAS 76702-2549

POLICY RECEIPT

Policy Number: 0100020760
Insured Name: SAMPLE SAMPLE

DEAR POLICYOWNER:

Please sign below and return this receipt to us, or if you prefer, go to our web site at www.americanamicable.com and click on Customer, then click on Policy Owner Login. You will be able to complete the receipt card there. While at our web site, also view the other services that we provide regarding your policy.

Thank you.

DATE: _____ SIGNED: _____

If your address has changed, please indicate below:



**American-Amicable Life
Insurance Company of Texas**

P.O. Box 2549 / Waco, Texas 76702-2549 / (254) 297-2777

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies while this Policy is in force. Payment will be made after we receive due proof of the Insured's death and the right of the claimant to the Policy Proceeds, and will be subject to the terms of this Policy.

This Policy is a legal contract between the Owner and the Company. The consideration for this contract is the application and payment of the first premium. The first premium must be paid on or before delivery of this Policy.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Treasurer



President

CANCELLATION DURING FIRST 30 DAYS

You may return this Policy **within 30 days** after delivery if you are not satisfied with it for any reason. The Policy may be returned to us or to the agent through whom it was purchased. Upon surrender of the Policy **within the 30 day period**, it will be void from the beginning, and we will refund any **premium paid**.

**LEVEL TERM LIFE INSURANCE TO AGE 95
CONVERTIBLE
PREMIUMS INCREASE AFTER LEVEL PREMIUM PERIOD
NON-PARTICIPATING**

LIFE INSURANCE PAYABLE AT DEATH BEFORE AGE 95. SEE BENEFIT DESCRIPTION PAGE FOR AMOUNT OF INSURANCE AND PREMIUMS. GUARANTEED CASH VALUES PROVIDED.

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Where used in this Policy:

"*American-Amicable*", "*we*", "*our*", "*us*", or "*the Company*" means American-Amicable Life Insurance Company of Texas.

"*You*" or "*Your*" means the Owner of this Policy as defined.

"*Net Cash Value*" is the Cash Value less any Indebtedness on this Policy.

"*Due Proof of Death*" means those documents and written instruments required by the Company to verify the death of the Insured, as well as the documents and written instruments necessary to establish the right of the person or persons claiming the benefits to receive those benefits claimed.

"*Recorded by the Company*" or "*Recorded*" means actual receipt and modification of the Company's records according to normal Company procedures.

"*Indebtedness*" means the principal of any outstanding policy loan on this Policy, together with due and accrued policy loan interest.

"*Policy Anniversary Date*" means the same day and month as the Date of Issue shown on Page 3 for each succeeding year.

"*Policy Year*" means the period from the Date of Issue to the first Policy Anniversary Date, or from one Policy Anniversary Date to the next.

"*Home Office*" means American-Amicable Life Insurance Company of Texas, located in Waco, Texas.

"*Expiry Date*" means the date on which the coverage under this Policy expires. This is the date when the Insured's Age turns 95, as shown on Page 3.

Benefit Description	Annual Premium	
Basic Policy - Level Term to Age 95	\$	796.00 for 20 Years*
	Total Annual Premium	\$ 796.00
Issued Method of Payment	-----Monthly	\$ 74.83
Other Methods of Payment	Annual	\$ 796.00
	Semiannual	\$ 427.46
	Quarterly	\$ 217.31

Premium Class: Non-Tobacco

* Premiums are level for the first 20 policy years. After 20 policy years, the premium will increase each year until the expiry date. The premiums after 20 years are shown in the Table of Guaranteed Annual Premiums on page 3B of the policy.

Policy Fee (included in Total Annual Premium above)

Annual Policy Fee:	\$60.00
Semi-Annual Policy Fee:	\$32.22
Quarterly Policy Fee:	\$16.38
Monthly Policy Fee:	\$ 5.64

Insured: Sample Sample

Face Amount: \$100,000

Age: 50

Effective Date: June 09, 2023

Sex: Male

Expiry Date: June 09, 2068

Policy Number: 0100020760

Insured: Sample Sample

Face Amount: \$100,000

Age: 50

Effective Date: June 09, 2023

Sex: Male

Expiry Date: June 09, 2068

Policy Number: 0100020760

Table of Guaranteed Values

Level Term to Age 95

End of Policy Year	Guaranteed Cash Value	Extended Term Insurance		
		Years	Days	Endowment
1-42	0.00	0	0	0.00
43	80.00	0	1	0.00
44	106.00	0	2	0.00
45	0.00	0	0	0.00

SAMPLE

Nonforfeiture Interest Rate: 3.75%

Nonforfeiture Table: 2017 CSO ANB Male Nonsmoker

Extended Term Mortality Table: 2017 CSO ANB Male Nonsmoker

Reinstatement Interest Rate: 6.00% Annual Rate

Insured: Sample Sample

Face Amount: \$100,000

Age: 50

Effective Date: June 09, 2023

Sex: Male

Expiry Date: June 09, 2068

Policy Number: 0100020760

Table of Guaranteed Annual Premiums

Level Term to Age 95

Policy Year	Annual Premium	Policy Year	Annual Premium
1-20	796.00	33	29,509.00
21	8,495.00	34	32,642.00
22	9,321.00	35	36,110.00
23	10,406.00	36	39,985.00
24	11,551.00	37	44,279.00
25	12,755.00	38	48,969.00
26	14,071.00	39	53,995.00
27	15,506.00	40	59,298.00
28	17,172.00	41	64,831.00
29	19,118.00	42	70,036.00
30	21,365.00	43	75,461.00
31	23,815.00	44	81,183.00
32	26,604.00	45	87,228.00

SAMPLE

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
WACO, TEXAS

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

American-Amicable Life Insurance Company of Texas

To get information or file a complaint with your insurance company or HMO:

Call: Client Experience at 1-800-736-7311

Toll-free: 1-800-736-7311

Online: www.americanamicable.com

Email: consumercomplaints@aatx.com

Mail: P.O. Box 2549 Waco, TX 76702-2549

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

American-Amicable Life Insurance Company of Texas

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Client Experience al 1-800-736-7311

Teléfono gratuito: 1-800-736-7311

En línea: www.americanamicable.com

Correo electrónico: consumercomplaints@aatx.com

Dirección postal: P.O. Box 2549 Waco, TX 76702-2549

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

GENERAL PROVISIONS

CONFORMITY WITH STATE STATUTES AND REGULATIONS. Any provision of this Policy which conflicts with the valid insurance laws or regulations of the state of residence of the Insured, at the time that the application for this Policy is approved for issue by the Company at its Home Office, will be deemed to be amended or deleted to the extent necessary for the provisions of this Policy to be in conformity with such conflicting laws and regulations.

CONTRACT. This Policy is a legal contract that you have entered into with us. You have paid the first premium and have submitted an application. We have relied on the statements made in the application for this Policy. These statements, in the absence of fraud, are considered representations and not warranties. A copy of such application is attached to this Policy. In return, we promise to provide the insurance coverage described in this Policy.

The entire contract consists of:

1. The basic Policy; and
2. The riders that add benefits to the basic Policy, if any; and
3. Endorsements, if any; and
4. The attached copy of your application, and any amendments or supplemental applications.

DATE OF ISSUE - EFFECTIVE DATE. The Date of Issue, which is the effective date of this Policy, is the date on which the first premium is due. The Date of Issue is also the date from which all policy years, anniversaries, and premium due dates are determined.

OWNER. The Owner of this Policy will be the Insured unless another person is designated Owner in the application for this Policy. During the Insured's lifetime, the Owner may exercise every right the Policy confers or we allow (subject to the rights of any assignee of record, and to any endorsement on this Policy limiting such rights).

BENEFICIARY. The Beneficiary as named in the application, or later changed by the Owner, will receive the Death Benefit Proceeds upon the death of the Insured. Unless the Owner has stated otherwise, in writing, to the Home Office of the Company:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will terminate.
2. If no Beneficiary survives the Insured, Proceeds will be paid to the Owner, if then living; otherwise to the estate of the Owner.

If more than one Beneficiary is alive at the death of the Insured, the Company will divide the proceeds equally if not otherwise directed in the application.

CHANGE OF OWNERSHIP OR BENEFICIARY. The Owner, or someone authorized to act for the Owner by valid court order, may change the Ownership or the Beneficiary at any time during the lifetime of the Insured, unless a previous designation provides otherwise. Applicable law may require a Beneficiary or a Successor Owner to have an insurable interest in the life of the Insured. To make a change, the Owner must send a written request to our Home Office in a form acceptable to us. The change will go into effect when we have recorded the change. However, after the change is recorded, it will be deemed effective as of the date of the written request for change. The change will be subject to any payment made, or action taken, by us before the request is recorded. The Company assumes no responsibility for the legality or sufficiency of any Beneficiary designation or ownership change.

COMMON DISASTER. If we cannot determine whether a Beneficiary or the Insured died first in a common disaster, we will assume that the Beneficiary died first, unless applicable law or an endorsement to this Policy provides otherwise.

GENERAL PROVISIONS (Continued)

ASSIGNING THE POLICY. During the lifetime of the Insured and while this Policy is in force, the Owner may assign this Policy as security for an obligation, subject to the written consent of any irrevocable beneficiary. We will not be bound by an assignment unless it is received in writing at our Home Office in a form acceptable to us. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

NON-PARTICIPATION. This Policy will not pay dividends. It will not participate in any of our surplus or earnings.

INCONTESTABILITY. We will not contest the validity of this Policy after this Policy has been in force during the Insured's life for 2 years from the Date of issue.

If the Owner reinstates this Policy as provided by the Reinstatement provision, this Policy will be incontestable as to material misstatements made in the reinstatement application after 2 years from the effective date of the reinstatement.

This incontestability provision does not apply to any Disability or Accidental Death Benefit.

SUICIDE. If the Insured dies as a result of suicide, within 2 years from the Date of Issue, we will limit the Death Benefit Proceeds to the premiums paid less any Indebtedness on this Policy.

AGE OR SEX INCORRECTLY STATED. If the Insured's age or sex has been incorrectly stated in the application, we will adjust the Death Benefit Proceeds. The Proceeds payable will be that which the premium would have purchased at the Date of Issue for the correct age and sex. By age we mean age near birthday as of the Date of Issue.

PAYMENTS. All payments of benefits under this Policy will be made from our Home Office.

WHEN THIS POLICY TERMINATES. This Policy will terminate if:

1. The Owner requests that this Policy be terminated; or
2. The Insured dies; or
3. The Policy expires; or
4. The premium is in default at the end of the grace period, except as otherwise provided in the Guaranteed Values provisions. The date of default will be the due date of the premium in default.

REINSTATEMENT. If the Grace Period ends without sufficient premium being paid, and the Policy has not been surrendered for cash, this Policy may be reinstated within five years after the expiration of the Grace Period, but before the Expiry Date, and while the Insured is living. The reinstatement is subject to:

1. Evidence of insurability, satisfactory to the Company; and
2. Payment of all past due premiums with compound interest at the reinstatement interest rate of 6% a year; and
3. Payment of any Indebtedness with interest at the annual policy loan interest rate of 7.4% payable in advance, from the date of default to the date of reinstatement.

The effective date of reinstatement will be the date we approve the application for reinstatement.

If a rider is attached to this Policy, its coverage will be reinstated according to the Reinstatement provision of this Policy, unless such provision conflicts with the express provision of the rider.

CHANGING THE TERMS OF THE POLICY. Any change in the Policy must be approved in writing at our Home Office by one of our officers. Any approved change will be endorsed on the Policy. No agent has the authority to make any changes or waive any of the terms of the Policy.

RATED PREMIUM CLASS. If this Policy is issued in a Rated Premium Class it will be shown on Page 3 of this Policy.

PREMIUMS

PAYMENT OF PREMIUMS. The premium amounts to be paid are shown in the Benefit Description Page. Premiums are payable in advance at our Home Office. A premium receipt signed by an Officer of the Company will be furnished upon request.

Premiums may be paid annually, semi-annually, quarterly or monthly. The Owner may change the frequency of payment provided a premium payment will become due on each policy anniversary. A premium paid by check will be considered paid only after the bank has credited our account with collected funds.

GRACE PERIOD. The grace period is a period of 31 days following the due date of each premium after the first. The Owner may pay the premium at any time during the grace period without interest. During the grace period, the Policy will remain in force, but the premium will be in default. The date of default is the date the unpaid premium is due. If the premium is not paid by the end of the grace period, this Policy will terminate, as of the date of default, except as provided in the Guaranteed Values provisions. If death occurs during the grace period, the premium for the policy month in which death occurred will be deducted from the Death Benefit Proceeds.

DEATH BENEFIT PROCEEDS

The Company will pay the Proceeds of this Policy on the death of the Insured while this Policy is in full force. Payment will be made to the named Beneficiary when the Home Office of the Company receives Due Proof of the Insured's Death, subject to the terms of this Policy. The Proceeds will be:

1. The Face Amount shown on Page 3; plus
2. Any insurance on the life of the Insured provided by an additional agreement attached to and made a part of this Policy; plus
3. The portion of any premium paid which applies to a period beyond the month of death of the Insured; less
4. The portion of a premium due and unpaid which applies to a period prior to the date of death of the Insured; less
5. Any Indebtedness on this Policy.

Payment will be made to the named Beneficiary within two months after the Home Office receives Due Proof of the Insured's Death subject to the terms of this Policy. Interest will be paid from the date Due Proof of Death is received until the date settlement is made. The rate of interest payable will not be less than the rate, as determined by the Company, applicable to proceeds of life insurance left on deposit with the Company and subject to withdrawal on demand.

GUARANTEED VALUES PROVISIONS

CASH VALUE. The Owner may surrender this Policy for its Net Cash Value as defined on Page 2. If all premiums have been paid, the guaranteed cash value is as shown in the Table of Guaranteed Values on page 3A of the Policy. The Table shows values at the end of the policy years. The Cash Value is:

1. The Guaranteed Cash Value; plus
2. Any part of a premium paid for coverage beyond the policy month in which the Owner surrenders this Policy.

OPTIONS UPON DEFAULT OF PAYMENT OF PREMIUM. The Owner may elect one of the following options, effective on the default in the payment of premium. Election must be made by written request to the Company at its Home Office no later than 60 days after the unpaid premium was due. If an election is not made, Option 2 of this section will be effective. If this Policy is issued in a Rated Premium Class, Option 2 will be effective.

Option 1 -- Surrender this policy for the Net Cash Value. The Net Cash Value within 60 days of default is the Net Cash Value on that date. The Company may defer payment of the Net Cash Value for a period of up to 6 months from the date of request.

Option 2 -- Continue this Policy as Extended Term Insurance. The amount of insurance will be the face amount of this Policy less any Indebtedness. The term of Extended Term Insurance will begin on the

GUARANTEED VALUES PROVISIONS (Continued)

date the unpaid premium was due. It will continue for such term as the Net Cash Value will purchase at net single premium rates. Extended Term Insurance may be surrendered for its Net Cash Value as of the date of surrender.

BASIS OF VALUES. Guaranteed values and net single premiums are based on the mortality tables and interest rate shown on Page 3A. Net single premiums for Extended Term Insurance are based on the extended term table and interest rate shown on Page 3A. All net single premiums are at the then attained age of the Insured. The Cash Values are calculated by the Standard Nonforfeiture Value Method using the mortality table and interest rate shown on Page 3A. Computations assume that premiums are paid annually and the deaths occur at the end of a policy year.

The Cash Value within a policy year is adjusted for lapse of time and premiums paid for any portion of the policy year. When continued as Extended Term Insurance, this Policy's Cash Value is the present value of future benefits. Within 31 days after any policy anniversary, and in the absence of a policy loan, the Cash Value will not be less than the Cash Value on such anniversary. Any additional agreement which is part of this Policy will not increase the Cash Value unless specifically provided by the agreement. All values are greater than or equal to those required by the insurance law of the State of Texas and any state in which this Policy is delivered. The detailed method of calculation of values is on file at the insurance department in the state in which this Policy is delivered.

POLICY LOAN PROVISIONS

You may take a policy loan at any time while this Policy is in force. You may borrow an amount which is equal to or less than the Policy's Loan Value. The Loan Value will be the Cash Value less:

1. Any prior outstanding loan, plus interest accrued; and
2. Interest on the amount to be borrowed to the next policy anniversary.

LOAN INTEREST. The Annual Policy Loan Interest Rate is 7.4% payable in advance. On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

HOW YOU MAY REPAY A POLICY LOAN. You may repay all or part of a policy loan at any time, except that:

1. Repayment may be made only while this Policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

Any Indebtedness will be deducted from any settlement of this Policy.

At any time your policy loan exceeds the Cash Value, this Policy will lapse. However, at least 31 days prior notice must be mailed by us to your last known address and to any assignee of record, if any.

WE CAN DELAY PAYMENT. We can delay loaning you money for up to 6 months, or the period allowed by law, whichever is less. However, we cannot delay loaning you money if the amount is to be used to pay a premium to us.

OBTAINING A LOAN. You may obtain a policy loan by written request and assignment of the Policy as sole security for the loan.

CONVERSION PROVISIONS

PRIVILEGE TO CONVERT. While this Policy is in force by payment of premiums, it may be converted to any plan of Whole Life or Endowment insurance issued by the Company upon receipt of:

1. written request, acceptable to the Company;
2. payment of the required premium; and
3. surrender of this Policy for cancellation on or before the earlier of:

(a) the Expiry Date; or (b) the policy anniversary following the Insured's attained age 75; or (c) within five years from the Policy Date if later than the policy anniversary following the Insured's attained age 75.

CONVERSION PROVISIONS (Continued)

Evidence of insurability will not be required.

The face amount of the new policy may be equal to or less than the Face Amount of this Policy; however, the face amount of the new policy may not be less than the Company's minimum required on the date of conversion for the plan selected.

The new policy will be issued as of the date of conversion. The premium rate for the new policy will be based on: (a) the rate then in effect for the Insured's attained age; and (b) the same mortality classification that applied to the Insured under this Policy.

Any agreement included in this Policy granting additional benefits for accidental death may be included in the new policy. Benefits may be included in the new policy for waiver of premium for total and permanent disability, without evidence of insurability, provided:

- (a) this Policy contains such benefits on the date of conversion; and
- (b) on the date of conversion, the Insured is not disabled as defined in the waiver of premium benefit; and
- (c) the new policy is on a Whole Life plan with premiums payable for life.

Otherwise, the inclusion of waiver of premium benefits will be subject to: (a) the submission of evidence of insurability; and (b) consent of the Company.

DISABILITY CONVERSION. If, on the last day that this Policy can be converted in accordance with the "Privilege to Convert" provision, premiums for this Policy are being waived under an agreement included in this Policy granting benefits in the event of total and permanent disability, this Policy may be exchanged for a new policy. Any premium for the new policy which becomes due during the continuance of such disability shall be waived.

The new policy will:

1. be on the Whole Life continuous premium plan; and
2. be for the death benefit amount of this Policy at the date of exchange; and
3. include any agreements in force under this Policy at the date of exchange granting benefits for: (a) total and permanent disability; or (b) additional benefits for accidental death.

The date of issue of the new policy will be the date of exchange. The premium for the new policy will be based on: (a) the Company's rates then in effect for the Insured's attained age on such date; and (b) the same mortality classification as this Policy.

SETTLEMENT OPTIONS

ELECTION OF A SETTLEMENT OPTION. The Owner, by written request satisfactory to the Company, may elect any Settlement Option described below while the Insured is living subject to the provisions of this Policy. If an option is not elected prior to the death of the Insured, the Company will pay the Proceeds in one sum to the Beneficiary or other person lawfully entitled to receive the same, unless such person elects a settlement option.

PAYEE. The Payee is the person or persons entitled to receive payments under a Settlement Option.

AVAILABILITY OF OPTIONS. The Company may pay the then balance of the Proceeds in one sum if:

1. The Proceeds are less than \$5,000; or
2. The amount on deposit under Option 1 or 2 below becomes less than \$2,000; or
3. Periodic payments are, or become, less than \$100; or
4. The Payee is not the person first entitled to payment; or
5. The Payee is an assignee, estate, trustee, partnership, corporation or association.

SETTLEMENT OPTIONS (Continued)

EFFECTIVE DATE OF SETTLEMENT OPTION. If an election has previously been made, the effective date will be the date of death or surrender. If no election is in effect when the Proceeds become payable in one lump sum, the date of election will be the effective date. The first installment, under Options 3, 4, 5, or 6 below, will be paid by the Company upon receipt of Due Proof of the Death of the Insured.

BASIS OF PAYMENT OPTIONS. The annual guaranteed interest rate used for each option shown in the Option Tables is 3.0%. An interest rate in excess of the guaranteed rate may be used at the discretion of the Company. The mortality table used for Options 5 and 6 is the Annuity 2000 Mortality Table.

LIFE INCOME AND AGE. When Proceeds are payable to the Owner as a result of a cash surrender or maturity of the Policy, and the Owner selects a settlement option providing for periodic payments, the continuance of the periodic payments will be based on the life of the Insured. The amount of the periodic payments will be based upon the attained age of the Insured at the time of surrender or maturity. Upon the death of the Insured the life income payable to the Beneficiary will be based on the life and age of that Beneficiary. Age in each instance is the age on the last birthday before the date the first installment is payable. The Company may require evidence of age or of survival.

OPTION 1 -- DEPOSIT -- Left on deposit with interest to accumulate. Interest is compounded annually. Proceeds and all accumulated interest are payable at the end of a period mutually agreed upon.

OPTION 2 -- INTEREST INCOME -- Left on deposit, with interest payable periodically. Proceeds and any accrued but unpaid interest are payable at the end of a period mutually agreed upon.

OPTION 3 -- INSTALLMENTS OF SPECIFIED AMOUNT -- Paid as an income of a specified amount mutually agreed upon, until the Proceeds and interest are exhausted.

OPTION 4 -- INSTALLMENTS FOR SPECIFIED PERIOD -- Paid as an income for a specified period mutually agreed upon.

OPTION 5 -- LIFE INCOME WITH GUARANTEED PERIOD -- Paid as an income for life. Payments are guaranteed for 120 months.

OPTION 6 -- LIFE INCOME WITHOUT GUARANTEED PERIOD -- Paid as an income for life. Payments cease with the last payment due prior to death of the person on whose life the income is based.

DEATH OF PAYEE. After the death of the Payee any amounts remaining under Options 1, 2, 3, or 4 or any amounts remaining under the period certain under Option 5 will be continued to the estate of the Payee or paid in a single commuted sum to the estate of the Payee.

PROTECTION AGAINST CREDITOR. To the extent permitted by law, Proceeds paid under these options will not be subject to the claims of creditors nor to legal process.

SETTLEMENT OPTIONS (Continued)

**OPTION 2
INTEREST INCOME**

Payable	Interest Payment
Monthly	\$2.47
Quarterly	7.42
Semi-Annually	14.89
Annually	30.00

**OPTION 4
INSTALLMENTS**

Yrs.	Annual	Monthly	Yrs.	Annual	Monthly	Yrs.	Annual	Monthly
1	\$1,000.00	\$84.47	11	\$104.93	\$8.86	21	\$62.98	\$5.32
2	507.39	42.86	12	97.54	8.24	22	60.92	5.15
3	343.23	28.99	13	91.29	7.71	23	59.04	4.99
4	261.19	22.06	14	85.95	7.26	24	57.33	4.84
5	211.99	17.91	15	81.33	6.87	25	55.76	4.71
6	179.22	15.14	16	77.29	6.53	26	54.31	4.59
7	155.83	13.16	17	73.74	6.23	27	52.97	4.47
8	138.31	11.68	18	70.59	5.96	28	51.74	4.37
9	124.69	10.53	19	67.78	5.73	29	50.60	4.27
10	113.82	9.61	20	65.26	5.51	30	49.53	4.18

OPTIONS 5 AND 6
MONTHLY LIFE INCOMES

Age	Option 5 120 Installments Guaranteed		Option 6 Life Only		Age	Option 5 120 Installments Guaranteed		Option 6 Life Only	
	Male	Female	Male	Female		Male	Female	Male	Female
25	\$3.08	\$2.99	\$3.08	\$2.99	65	\$5.48	\$5.07	\$5.69	\$5.18
26	3.10	3.01	3.10	3.01	66	5.62	5.20	5.86	5.32
27	3.12	3.03	3.13	3.03	67	5.77	5.33	6.04	5.47
28	3.15	3.05	3.15	3.05	68	5.92	5.47	6.24	5.64
29	3.17	3.07	3.17	3.07	69	6.07	5.62	6.45	5.82
30	3.20	3.09	3.20	3.09	70	6.23	5.78	6.67	6.01
31	3.22	3.11	3.23	3.12	71	6.39	5.94	6.90	6.21
32	3.25	3.14	3.26	3.14	72	6.56	6.11	7.16	6.44
33	3.28	3.16	3.28	3.17	73	6.73	6.29	7.43	6.68
34	3.31	3.19	3.32	3.19	74	6.90	6.48	7.71	6.94
35	3.34	3.22	3.35	3.22	75	7.08	6.67	8.02	7.22
36	3.38	3.24	3.38	3.25	76	7.25	6.86	8.35	7.52
37	3.41	3.27	3.42	3.28	77	7.43	7.06	8.70	7.85
38	3.45	3.30	3.46	3.31	78	7.61	7.26	9.08	8.21
39	3.49	3.34	3.50	3.34	79	7.78	7.46	9.48	8.60
40	3.53	3.37	3.54	3.38	80	7.95	7.66	9.91	9.02
41	3.57	3.41	3.58	3.41	81	8.11	7.86	10.37	9.47
42	3.62	3.44	3.63	3.45	82	8.27	8.05	10.86	9.96
43	3.66	3.48	3.67	3.49	83	8.42	8.23	11.38	10.50
44	3.71	3.52	3.72	3.53	84	8.56	8.40	11.94	11.07
45	3.76	3.57	3.78	3.57	85	8.69	8.55	12.54	11.69
46	3.81	3.61	3.83	3.62	86	8.81	8.70	13.17	12.36
47	3.87	3.66	3.89	3.67	87	8.92	8.83	13.85	13.08
48	3.92	3.71	3.95	3.72	88	9.02	8.95	14.56	13.84
49	3.98	3.76	4.01	3.77	89	9.12	9.05	15.32	14.65
50	4.05	3.81	4.08	3.83	90	9.20	9.15	16.12	15.50
51	4.11	3.87	4.15	3.89	91	9.28	9.23	16.97	16.38
52	4.18	3.93	4.22	3.95	92	9.34	9.30	17.87	17.31
53	4.25	3.99	4.30	4.01	93	9.40	9.36	18.83	18.26
54	4.33	4.06	4.38	4.08	94	9.45	9.42	19.85	19.26
55	4.41	4.13	4.46	4.15	95	9.49	9.47	20.93	20.30
56	4.49	4.20	4.55	4.23	96	9.53	9.51	22.10	21.39
57	4.58	4.28	4.65	4.31	97	9.56	9.54	23.38	22.57
58	4.68	4.36	4.75	4.40	98	9.58	9.57	24.80	23.86
59	4.78	4.45	4.86	4.49	99	9.59	9.58	26.40	25.31
60	4.88	4.54	4.98	4.59	100	9.60	9.60	28.22	26.97
61	4.99	4.63	5.10	4.69					
62	5.10	4.73	5.23	4.80					
63	5.23	4.84	5.37	4.92					
64	5.35	4.95	5.52	5.04					

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

The Company has issued this rider (the "Rider") as a part of the policy (the "Policy") to which it is attached. The provisions of the Policy apply to this Rider except where such provisions conflict with the express provisions hereof, in which event the provisions of the Rider will control. Terms defined in the Policy, which are used herein, shall have the meaning specified in the Policy. There is no premium charge associated with this Rider.

BENEFITS PAID UNDER THIS ACCELERATED DEATH BENEFIT RIDER WILL REDUCE THE FACE AMOUNT, THE CASH VALUE (IF ANY), THE AMOUNT AVAILABLE FOR POLICY LOANS (IF ANY), AS WELL AS THE ASSOCIATED PREMIUM UNDER THE LIFE INSURANCE POLICY TO WHICH THIS RIDER IS ATTACHED.

TAX AND RELATED DISCLOSURES

BENEFITS PAID UNDER THIS RIDER MAY BE TAXABLE. THE BENEFIT IS NOT INTENDED TO QUALIFY FOR FAVORABLE TAX TREATMENT. YOU SHOULD CONSULT YOUR TAX ADVISOR REGARDING POSSIBLE TAX CONSEQUENCES. ANY MEDICAID OR OTHER GOVERNMENT BENEFIT OR PUBLIC ASSISTANCE FOR WHICH YOU ARE ELIGIBLE MAY BE AFFECTED BY PAYMENTS RECEIVED UNDER THIS RIDER. THE BENEFIT IS NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

DEFINITIONS

"*Acceleration Date*" is the date on which your request for payment of the Accelerated Death Benefit under this Rider is approved by us.

"*Activities of Daily Living*" as used in this Rider, are the following:

- 1) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), or by a feeding tube, or intravenously;
- 2) Toileting: Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene;
- 3) Transferring: Moving into and out of a bed, chair or wheelchair;
- 4) Bathing: Washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- 5) Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs; and
- 6) Continence: The ability to maintain control of bowel and bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene. This includes caring for a catheter or colostomy bag.

"*Administrative Charge*" is the charge that is assessed when each payment is made under this Rider. The Administrative Charge is \$100.

"*Certification*" is written documentation from a Physician that provides evidence satisfactory to us, in our sole discretion, of the Insured's Chronic Illness. Recertification must be received every twelve (12) months for a new claim on an existing Chronic Illness.

"*Chronically Ill*" means that the Insured has been certified within the last six (6) months, by a Physician as:

- 1) being permanently unable to perform, without Substantial Assistance from another person, at least two (2) Activities of Daily Living for a period of at least ninety (90) consecutive days due to loss of functional capacity; or
- 2) requiring Substantial Supervision, for a period of at least ninety (90) consecutive days, by another person to protect oneself from threats to health and safety due to permanent Severe Cognitive Impairment.

“Hands-on-Assistance” means the physical assistance of another person without which the Insured would be unable to perform Activities of Daily Living.

“Maximum Accelerated Death Benefit” is \$150,000 or 95% of the Face Amount upon issue of the Policy to which this rider is attached. This amount includes this Rider and any other Accelerated Death Benefit Rider attached to the Policy.

“Maximum Acceleration Percentage” is 25% of the current Face Amount of the policy, every twelve (12) months upon Certification or Recertification.

“Physician” is a Doctor of Medicine or Osteopathy who is legally authorized and licensed to practice medicine by the state in which he or she currently performs such function or action.

Physician does not include the Owner, the Insured, or a member of the Owner’s or the Insured’s immediate family, or a person who lives with you or the Insured. Immediate family includes parents, stepparents, grandparents, spouse, children, siblings, grandchildren, or in-laws.

“Rider Issue Date” is the effective date of the Policy as shown in the Benefit Description section of the Policy beginning on page 3.

“Severe Cognitive Impairment” is deterioration or loss of intellectual capacity that is measured by clinical evidence and standardized tests, which reliably measure impairment in:

- 1) short-term or long-term memory; or
- 2) orientation to person, place and time; or
- 3) deductive or abstract reasoning; or
- 4) judgement as it relates to safety awareness.

“Standby Assistance” means the presence of another person within arm’s reach of the Insured that is necessary to prevent, by physical intervention, injury to the Insured while they are performing Activities of Daily Living.

“Substantial Assistance” means Standby Assistance or Hands-on-Assistance from another person without which the Insured receiving such assistance would be unable to perform Activities of Daily Living.

“Substantial Supervision” is continual supervision (which may include cueing by verbal prompting, gestures, or demonstrations) by another person that is necessary to protect the Insured from threats to the Insured’s health or safety (including, but not limited to, such threats as may result from wandering).

GENERAL

RIDER DESCRIPTION. This Rider allows you to elect an Accelerated Death Benefit upon the Proof of Claim as set forth below. The amount of the Accelerated Death Benefit is as described below and the resulting payment will be made in a lump sum. The lump sum payment will be made in lieu of a portion of any future Death Benefit payable under the Policy. Any change to the Policy will be listed in the Effect on Policy provision. There is no premium charge for this Rider.

CLAIM. To make a claim for an Accelerated Death Benefit under this Rider the Owner must complete a claim form provided by us and signed by you. We will provide such claim form upon our receipt of written notice at our Home Office. In order for the information that you provide to be considered notice of claim it must include information sufficient to identify the Insured. We must also receive proof satisfactory to us of the Chronic Illness, as described in the Proof of Claim provision, as well as consent to any claim by any assignee and irrevocable beneficiary.

If we have not provided the claim form within fifteen (15) days after we have received your written notice of claim, you shall be deemed to have complied with the requirement to complete such claim form. You will still be required to provide us the information required as Proof of Claim.

The Owner may make one claim every twelve (12) months until the policy terminates or until all Maximum Accelerated Death Benefits are paid out. Upon request to accelerate the policy and upon payment of the Claim, we will send to you and any irrevocable beneficiaries under the Policy a statement that demonstrates the effect that payment of the Accelerated Death Benefit will have on the cash value, death benefit, premium, Cost of Insurance charges, and policy loans (if any). Once an Accelerated Death Benefit has been paid to you, the Claim for such Accelerated Death Benefit cannot be revoked.

PROOF OF CLAIM. A Physician must provide us with Certification of the Insured's Chronic Illness. The Chronic Illness must have occurred after the effective date of the Rider and in accordance with all other requirements of the Policy. Evidence of the Chronic Illness must include, at a minimum, a statement from a Physician certifying that the Insured is Chronically Ill and any documents necessary to substantiate the Insured's eligibility for the benefit provided by this Rider. At our expense, we may require an examination of the Insured by a second Physician to verify any diagnosis or Certification made by the initial Physician. If your Physician and our Physician disagree, a third medical opinion may be obtained, at our expense, by a mutually acceptable Physician. Such third medical opinion will be binding on both parties.

ACCELERATED DEATH BENEFIT. The Accelerated Death Benefit will be equal to the Policy Death Benefit on the Acceleration Date multiplied by the Acceleration Percentage. There is no acceleration of any death benefit provided by a rider attached to the Policy. The Acceleration Percentage is chosen by you at the time of request of an Accelerated Death Benefit Payment, subject to the following restrictions. The Acceleration Percentage chosen cannot be greater than the Maximum Acceleration Percentage or result in Accelerated Death Benefit larger than the lesser of:

- 1) the Maximum Accelerated Death Benefit minus all previous Accelerated Death Benefit Payments on the life of the Insured; or
- 2) the Maximum Acceleration Percentage multiplied by the Policy Death Benefit on the initial Acceleration Date, minus the total Death Benefit previously accelerated on the life of the Insured.

The Acceleration Percentage also cannot result in an Accelerated Death Benefit that is less than the Minimum Accelerated Death Benefit of \$1,000.

ACCELERATED DEATH BENEFIT PAYMENT. The Accelerated Death Benefit Payment will be determined by us, as of the Acceleration Date.

The Accelerated Death Benefit Payment will equal the greater of:

- 1) the Net Cash Value in the Policy, if any, multiplied by the Acceleration Percentage; or
- 2) the result of the following:
 - a) the Accelerated Death Benefit multiplied by the discount factor; minus
 - b) the present value of any expected unpaid future premiums payable under the Policy; minus
 - c) the Administrative Charge; minus
 - d) any outstanding Indebtedness, multiplied by the Acceleration Percentage.

The discount factor will be based on our assessment of the future expected mortality of the Insured and the Accelerated Death Benefit Interest Rate.

The Accelerated Death Benefit Interest Rate will be declared by us. It will not exceed the greater of the following:

- 1) the yield on 90-day U.S. Treasury Bills on the Acceleration Date; or
- 2) the maximum adjustable Policy loan interest rate allowed by law on the Acceleration Date.

If the use of 90-day U.S. Treasury Bills is discontinued, we will use an appropriate substitute index subject to the approval of the Interstate Insurance Product Regulation Commission.

The Accelerated Death Benefit Payment will be paid to you or your estate while the Insured is living, unless otherwise designated by you. The Accelerated Death Benefit Payment will be paid in a lump sum, which will be due immediately upon receipt of any required claim forms and the Proof Of Claim as required. In no event will the Accelerated Death Benefit Payment be less than the Net Cash Value multiplied by the Acceleration Percentage.

DEATH OF THE INSURED PRIOR TO THE PAYMENT OF THE ACCELERATED DEATH BENEFIT. In the event that the Insured dies after the written request but before we make the Accelerated Death Benefit Payment, and we receive written notice at our Home Office of the Insured's death, the written request to accelerate the Death Benefit will be considered void, and no payment will be made under this Rider. We will pay the Death Benefit as provided in the Policy when we receive due proof of death.

EFFECT ON POLICY. The following values will be reduced by the Acceleration Percentage at the time the Accelerated Death Benefit payment is made to you:

- 1) future base premium payments (excluding the Policy fee);
- 2) the Face Amount of the Policy;
- 3) any Cash Value in the Policy to which this Rider is attached, if applicable; and
- 4) any outstanding Indebtedness, if applicable.

The reduction in the Face Amount of the Policy will reduce your Death Benefit in accordance with the terms of the Policy. Exercise of this Rider will not affect premiums on any other rider attached to this Policy. Future values under the Policy will be determined in a manner consistent with that under the original Policy, as adjusted to reflect the above reductions.

LIMITATION ON PAYMENT. If there is an irrevocable beneficiary, we require the written consent of each such irrevocable beneficiary and any assignee to your Claim for this Accelerated Death Benefit.

No payment of an Accelerated Death Benefit under this Rider will be made under any of the following conditions:

- 1) The Insured's Chronic Illness is the result of a self-inflicted injury or attempted suicide, while sane or insane within two (2) years from the Policy Issue Date;
- 2) The payment is to satisfy the claims, demands, or obligations of any creditor, trustee in bankruptcy or governmental agency, or arising under any court order directed against you, to the extent that we have written notice thereof;
- 3) The Policy to which this Rider is attached has terminated.

A payment under this Rider is considered made when sent from our Home Office.

INCONTESTABILITY. This Rider shall not be contested after it has been in force during the lifetime of the Insured for two (2) years from the Rider Issue Date except for fraud or any provision for reinstatement. In the case of reinstatement, the incontestable period shall be two (2) years from the effective date of such reinstatement.

While insurance is contestable, we may either rescind the insurance or deny a Claim on the basis of the following:

- 1) a material misstatement in the application or supplemental application for the Policy; or
- 2) a material misstatement in the reinstatement application if there has been a reinstatement of this Rider.

REINSTATEMENT OF THE RIDER. If the Policy terminates in accordance with the Grace Period provision in the Policy while this Rider was in force, and the Policy is reinstated in accordance with the Reinstatement provision of the Policy, you may reinstate this Rider at that same time if the Accelerated Death Benefit under this or any other accelerated death benefit rider attached to the Policy has not been fully paid out at the time the Policy is reinstated.

TERMINATION OF THE RIDER. This Rider will terminate on the first of any of the following events to occur:

- 1) the date of lapse or termination of the Policy to which it is attached;
- 2) the date that the Policy matures, expires, is converted or nonforfeiture benefit becomes effective;
- 3) the date of our receipt of your written request to cancel coverage under this Rider;
- 4) the date of death of the Insured;
- 5) the exercise of any accelerated death benefit under any accelerated death benefit rider attached to the Policy; or
- 6) when the total accelerated amount under all accelerated death benefit riders attached to the Policy equals the Maximum Accelerated Death Benefit under this Rider.

Termination of this Rider will not prejudice the payment of benefits for a Chronic Illness that occurred while the Rider was in force.

SIGNED AT THE HOME OFFICE OF THE COMPANY ON THE DATE IT IS ISSUED



Treasurer



President

SAMPLE

ACCELERATED BENEFITS RIDER - CONFINED CARE

TAX IMPLICATIONS. The acceleration-of-life-insurance benefits offered under this Rider 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. 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 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), and drug 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 and your family's eligibility for public assistance.

This Rider provides an accelerated payment of life insurance proceeds under conditions specified in this Rider. It is not intended to provide health, nursing home or long term care insurance. **CASH VALUES (IF ANY), LOAN VALUES (IF ANY) AND DEATH BENEFITS WILL BE REDUCED IF AN ACCELERATED BENEFIT IS PAID.**

This Rider is attached to and made a part of the Policy to which it is attached. It is subject to the provisions of the Policy unless amended in this Rider. There is no premium or administrative fee for this Rider.

DEFINITIONS

- 1. Confined Care:** Full time, permanent residence in a Nursing Home until death.
- 2. Monthly Accelerated Benefit Payment:** A fixed monthly payment equal to the lesser of 2.5% of the Policy Face Amount, reduced by any outstanding Policy loans, or \$5,000. The Monthly Accelerated Benefit Payment amount will be determined as of the date the Company receives the Owner's written request to receive the Rider Benefit.
- 3. Nursing Home:** An institution which is not primarily a residential facility and which
 - is a Medicare-approved Skilled Nursing Facility; or
 - is state licensed as a Skilled Nursing or Intermediate Care Facility; or
 - meets all the following:
 - is state licensed as a Nursing Home; and
 - primarily provides nursing care; and
 - is supervised by a registered or licensed practical nurse; and
 - keeps daily patient medical records; and
 - records and controls all medications it gives.
- 4. Physician:** A duly licensed physician practicing within the scope of his or her license. It does not include the Insured or family members of either the Insured or the Owner.
- 5. Physician's Statement:** A written statement signed by a Physician which
 - gives the Physician's diagnosis of the Insured's medical condition; and
 - states that the Insured is a full time, permanent resident of a Nursing Home and will continue full time, permanent residence in a Nursing Home until death.

RIDER BENEFIT

The Owner can elect to receive the Monthly Accelerated Benefit Payment during the Insured's life subject to the following requirements:

1. The election must be in writing.
2. The election must be sent to the Home Office.
3. A Physician's Statement must be provided.
4. The Face Amount of the Policy that will remain after the monthly Accelerated Benefit Payment must be at least \$5,000.

This Rider's Benefits are only available if the Owner elects it on his or her own. THE OWNER CANNOT ELECT UNDER THIS RIDER

1. if required by law to use this Rider to pay creditors' claims;
2. if the Owner is required by government to use this Rider to get a government benefit;
3. during the first 30 days from the Policy Date.

A request for an accelerated benefit will not be approved if the Policy is assigned or if the Beneficiary cannot be changed by the Owner. The Owner can elect to receive Rider Benefits only one time.

The Monthly Accelerated Benefit Payments will continue until the sum of all Monthly Accelerated Benefit Payments received subtracted from the unadjusted Policy Face amount equals \$5,000, or for a maximum of 60 months, whichever occurs first.

ADJUSTMENTS TO THE POLICY

The following adjustments will be made to the Policy after a Monthly Accelerated Benefit Payment is made:

1. The Policy's Face Amount will be reduced by the amount of the Monthly Accelerated Benefit Payment received. Any portion remaining after reduction of the death benefit due to an accelerated payment of life insurance proceeds will be paid upon the death of the Insured. The accelerated payment and the balance of the death benefit of the Policy will constitute full settlement on maturity of the face amount of the Policy. The Cash Value (if any) and the amount available for loans (if any) for the Policy will decrease in proportion to the amount of benefit paid. The Cash Value will be equal to or greater than the minimum Cash Value for the reduced future guaranteed death benefit. After the accelerated payment, the mortality and interest used in calculating the minimum cash values for the life insurance coverage will be the same as before the accelerated payment. The accelerated payment will not change the calculation of the nonforfeiture benefits of the policy.
2. The Company will provide the Owner with a Payment Statement that explains how the Company pays the Monthly Accelerated Benefit Payments.

TERMINATION

This Rider will terminate on the earlier of:

1. the termination date of the Policy to which this Rider is attached;
2. the death of the Insured;
3. the Face Amount of the Policy equals \$5,000;
4. 60 monthly benefit payments have been made; or
5. upon written request by the Owner.

This Rider is effective on the Policy Date.

Signed at the Home Office of the Company as of the Policy Date.



Treasurer



President

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
WACO, TEXAS

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

THE PAYMENT OF THE ACCELERATED BENEFIT WILL REDUCE THE LIFE INSURANCE 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 (EXCLUDING POLICY FEE) WILL DECREASE IN PROPORTION TO THE AMOUNT OF THE BENEFIT PAID.

NOTE: PAYMENT OF AN ACCELERATED DEATH BENEFIT MAY BE TAXABLE. YOU SHOULD SEEK THE ASSISTANCE OF YOUR PERSONAL TAX ADVISOR IF YOU ARE CONSIDERING ELECTING THIS BENEFIT.

ANY MEDICAID OR OTHER GOVERNMENT ENTITLEMENT FOR WHICH YOU ARE ELIGIBLE MAY BE AFFECTED BY PAYMENTS RECEIVED UNDER THIS RIDER.

This Rider is attached to and made a part of the Policy to which it is attached. It is subject to the provisions of the Policy unless amended in this Rider. There is no premium for this Rider.

TERMINAL ILLNESS BENEFIT

If the Insured is certified as being a Terminally Ill Individual, We will advance to You, if you so elect, up to one hundred percent (100%) of the Death Benefit of the Policy. The Benefit to be paid will be reduced by an Actuarial Adjustment Factor and an Administrative Charge of \$150. We will deduct from the Benefit paid any outstanding Indebtedness, but only in proportion to the percentage of Death Benefit paid. We will also return to you a proportionate amount of any premium paid beyond the date any Benefit under this Rider is paid.

A payment under this Rider is payable only once, and will be paid as a lump sum, which will be due immediately upon receipt of the due written proof of eligibility as required. The payment will be at least equal to the acceleration percentage multiplied by the difference between the current policy cash value and any outstanding policy loans. The Policy must be in force at the time this Benefit is applied for. If the accelerated death benefit ends, this shall not prejudice the payment of benefits for any qualifying event that occurred while the form was in force. Payment of this Benefit will reduce the Death Benefit proceeds by the amount of the Benefit paid under this Rider. Any portion remaining after reduction of the death benefit due to payment of any acceleration-of-life-insurance benefit will be paid upon the death of the Insured. The acceleration-of-life-insurance benefits and the balance of the death benefit of the Policy will constitute full settlement on maturity of the face amount of the Policy. The Cash Value, the amount available for loans, and the premium, excluding the Policy fee (if any), for the Policy will decrease in proportion to the amount of Benefit paid. Continued payment of the reduced premium is necessary for the Policy to remain in force.

If the entire Death Benefit is paid, then the Policy will terminate with no further value. At time of request to accelerate the death benefit, the Company will provide the Owner and any irrevocable beneficiary with a payment statement that explains how the Company pays the accelerated death benefit payment. The payment statement will demonstrate the effect of the acceleration of the payment of the death benefit on the cash value (if any), the loan value (if any), the associated premium and death benefit under the policy to which this Rider is attached. There is no Benefit to a non-insured Owner if the non-insured Owner is diagnosed as a Terminally Ill Individual.

ACTUARIAL ADJUSTMENT FACTOR

Any benefit paid under this Rider will be reduced by the product of (A) and (B) where:

- A) The Cash Value interest rate on the base policy plus 1.0% as promulgated by the NAIC Model Policy Loan Interest Rate Bill (#590) and,
- B) Number of months of expectancy as certified by a licensed physician not to exceed 24, divided by 12. If the number of months of life expectancy is not available or otherwise undeterminable, then the midpoint of 12 months will be used.

At time of payment of the accelerated death benefit, the Company will provide the Owner and any irrevocable beneficiary with a payment statement that explains how the Company pays the accelerated

death benefit payment. The payment statement will demonstrate the effect of the acceleration of the payment of the death benefit on the cash value (if any), the loan value (if any), the associated premium and death benefit under the policy to which this Rider is attached.

Any assignee or irrevocable beneficiary will be provided written notification of Accelerated Benefit payment. Written consent of any assignee or irrevocable beneficiary will be obtained.

The accelerated death benefit is paid to the Owner or Owner's estate while the Insured is living, unless the benefit has been otherwise assigned or designated by the Owner.

If the Insured dies after the Owner elects to receive an accelerated death benefit but before any such benefit is received, the election shall be cancelled and the Death Benefit paid pursuant to the Policy.

Terminally Ill Individual – An insured will be considered as being a Terminally Ill Individual if the individual has been certified by a licensed physician as having an illness or physical condition that reasonably can be expected to result in death within 24 months or less of the date of certification. We must receive proof acceptable to Us. A written statement from the certifying physician will be required. We may require a second medical opinion by a physician of our choice at Our expense. In the case of conflicting medical opinions, eligibility for benefits will be determined by a third medical opinion that is provided by a physician that is mutually acceptable to the Insured and the Company.

INCONTESTABILITY

We will not contest the validity of this Rider after this Rider has been in force during the Insured's life for 2 years from the Date of Issue of the Policy to which this Rider is attached.

REINSTATEMENT

If the Policy to which this Rider is attached is reinstated, this Rider will be reinstated.

TERMINATION

This Rider will terminate on the earlier of:

1. the termination date on the Policy to which this Rider is attached;
2. the death of the Insured;
3. if the entire Death Benefit is paid, then the Policy will terminate with no further value;
4. upon written request of the Owner; or
5. the date any non-forfeiture option of the Policy is selected.

This Rider is effective on the Date of Issue of the Policy.

SIGNED at the Home Office of the Company as of the Agreement Date.



Treasurer



President

**IMPORTANT INFORMATION ABOUT COVERAGE UNDER THE
TEXAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION
(For Insurers declared insolvent or impaired on or after September 1, 2011)**

Texas law establishes a system to protect Texas policyholders if their life or health insurance company fails. The Texas Life and Health Insurance Guaranty Association (the "Association") administers this protection system. Only the policyholders of insurance companies that are members of the Association are eligible for this protection which is subject to the terms, limitations, and conditions of the Association law. (The law is found in the *Texas Insurance Code*, Chapter 463.)

It is possible that the Association may not protect all or part of your policy because of statutory limitations.

Eligibility for Protection by the Association

When a member insurance company is found to be insolvent and placed under an order of liquidation by a court or designated as impaired by the Texas Commissioner of Insurance, the Association provides coverage to policyholders who are:

- Residents of Texas (**regardless of where the policyholder lived when the policy was issued**)
- Residents of other states, ONLY if the following conditions are met:
 1. The policyholder has a policy with a company domiciled in Texas;
 2. The policyholder's state of residence has a similar guaranty association; and
 3. The policyholder is *not eligible* for coverage by the guaranty association of the policyholder's state of residence.

Limits of Protection by the Association

Accident, Accident and Health, or Health Insurance:

- For each individual covered under one or more policies: up to a total of \$500,000 for basic hospital, medical-surgical, and major medical insurance, \$300,000 for disability or long term care insurance, or \$200,000 for other types of health insurance.

Life Insurance:

- Net cash surrender value or net cash withdrawal value up to a total of \$100,000 under one or more policies on a single life; or
- Death benefits up to a total of \$300,000 under one or more policies on a single life; or
- Total benefits up to a total of \$5,000,000 to any owner of multiple non-group life policies.

Individual Annuities:

- Present value of benefits up to a total of \$250,000 under one or more contracts on any one life.

Group Annuities:

- Present value of allocated benefits up to a total of \$250,000 on any one life; or
- Present value of unallocated benefits up to a total of \$5,000,000 for one contractholder regardless of the number of contracts.

Aggregate Limit:

- \$300,000 on any one life with the exception of the \$500,000 health insurance limit, the \$5,000,000 multiple owner life insurance limit, and the \$5,000,000 unallocated group annuity limit.

These limits are applied for each insolvent insurance company.

Insurance companies and agents are prohibited by law from using the existence of the Association for the purpose of sales, solicitation, or inducement to purchase any form of insurance. When you are selecting an insurance company, you should not rely on Association coverage. For additional questions on Association protection or general information about an insurance company, please use the following contact information.

Texas Life and Health Insurance
Guaranty Association
515 Congress Avenue, Suite 1875
Austin, Texas 78701
800-982-6362 or www.txlifega.org

Texas Department of Insurance
P. O. Box 149104
Austin, Texas 78714-9104
800-252-3439 or www.tdi.texas.gov

American-Amicable Life Insurance Company of Texas

P.O. Box 2549 / Waco, Texas 76702-2549 / (254) 297-2777

LEVEL TERM LIFE INSURANCE TO AGE 95

CONVERTIBLE

PREMIUMS INCREASE AFTER LEVEL PREMIUM PERIOD

NON-PARTICIPATING

LIFE INSURANCE PAYABLE AT DEATH BEFORE AGE 95. SEE BENEFIT DESCRIPTION PAGE FOR AMOUNT OF INSURANCE AND PREMIUMS. GUARANTEED CASH VALUES PROVIDED.

READ YOUR POLICY CAREFULLY