



INTELLIGENT CHOICE

INDEXED UNIVERSAL LIFE**
POLICY FORM 3843

- ◆ Cash value accumulation potential linked, in part, to the performance of the S&P 500®.
- ◆ Guaranteed death benefit and cash values. *
- ◆ Minimum face amount starting as low as \$25,000 up to \$500,000.
- ◆ Living Benefit Riders included at no additional charge. Enhance your coverage with additional Riders available for an extra premium.

* All death benefits paid will be less any outstanding policy loans.

** Policy approval is subject to Underwriting.

Life Insurance Underwritten by:

American Amicable Life Insurance Company of Texas
iA American Life Insurance Company
Occidental Life Insurance Company of North Carolina



INTELLIGENT CHOICE is an Indexed Universal Life insurance product designed to help provide a balance of life insurance coverage and potential cash value accumulation growth.

- ◆ Accumulation value growth linked, in part, to the performance of the S&P 500® with protection from market downturns with a 0% floor and a guaranteed 2.5% cap rate minimum.
- ◆ A 20 year no lapse guarantee. If you pay the specified no-lapse guarantee premium annually, the policy will not lapse for the earlier of 20 years or to age 80. For example, if you are 65 when the policy is purchased, the no-lapse guarantee will last for 15 years, so long as the required premium is paid.
- ◆ A term rider to allow for additional affordable coverage.*

Intelligent Choice is a flexible premium adjustable life insurance policy offering two death benefit options: a level death benefit (Option 1) and an increasing death benefit (Option 2). Both options can have the amount of interest credited to the policy linked to the performance of the S&P 500® or a fixed declared interest account, providing potential for accumulation alongside lifelong life insurance coverage.**

WHAT IS AN IUL?

An Indexed Universal Life (IUL) insurance policy combines the security of permanent life insurance with the potential for cash value accumulation linked to a major market index, such as the S&P 500®. This type of policy not only ensures a death benefit for the insured's beneficiaries but also offers an opportunity to accumulate cash value over time, enhancing the policy owner's long-term financial strategy.



INDEXED INTEREST ACCOUNTS

Indexed interest accounts are linked to the performance of the S&P 500®, offering greater potential for cash value accumulation. However, it's important to note that while these accounts are tied to the S&P 500®, they are not direct investments in the index itself.

Indexed interest accounts might be a good fit for individuals who want greater cash values accumulations opportunities and are comfortable with greater risk of market volatility as there is the potential that 0% interest can be credited in down market years.

INDEX ACCOUNT FEATURES

Floor: Helps to protect the insured by ensuring the interest rate credited never falls below 0%, even if the S&P 500® performs in the negative over the 12 month period.

Cap: Limits the maximum interest rate that can be credited, allowing the policy owner to benefit when the S&P 500® performs well. The Company may change the cap rate but are subject to a guaranteed minimum cap rate of 2.5%.

Participation Rate: The percentage of the overall index return that will be used in the calculation of the index interest credit. On this product the participation rate is 100%.

DECLARED INTEREST ACCOUNTS

Declared interest accounts offer steady growth through a declared interest rate, though they typically have a lower overall cash value growth potential compared to indexed interest accounts, assuming the underlying index has positive growth over the 12 month period.

Declared interest accounts might be a good fit for individuals who that prefer stable, guaranteed interest rates, and lower-risk options.

LOANS AND SURRENDERS

You may borrow against the net cash value of your policy at any time, using the policy as collateral. The loan interest rate is 7.4% (5.7% for the US Virgin Islands). Death benefit proceeds will reduce by loan amount if not repaid.

Partial surrenders from the policy's net cash value are allowed after the first policy year. Partial surrenders will incur a \$25.00 fee. They will also be subject to a pro-rated surrender charge.***

* For an additional premium.

** So long as sufficient premium is paid to cover policy charges and fees. Cost of insurance charges increase as the insured ages and may require you increase the amount of premium paid to keep the policy in force.

*** Withdrawals taken prior to age 59 1/2 may be subject to tax penalties. The Company nor its agents give legal or tax advice, please contact your legal or tax advisor with any additional questions.

Help Secure Your Future with Confidence: Discover the Power of Intelligent Choice

When it comes to protecting your loved ones and building a strong financial future, you deserve a solution that works as hard as you do. Intelligent Choice Indexed Universal Life Insurance is more than just life insurance—it's a powerful tool that helps combine flexibility, growth potential, and lifelong protection.



Why choose **Intelligent Choice** IUL?

1. Help Grow your Value with Market-Linked Potential

Unlike traditional whole life insurance, Intelligent Choice allow your cash value to grow based on the performance of the S&P 500® stock market index. When the market performs well, your policy's cash value can increase—without risking your principal thanks to built-in protection features like zero-loss floors. *

2. Flexible Premiums and Benefits

Life changes—and your insurance should adapt with you. Intelligent Choice offers flexible premium payments and the ability to adjust your death benefit as your needs evolve. Whether you're starting a family, growing a business, or planning for retirement, an IUL can be tailored to fit your goals. **

3. Protect What Matters Most

At its core, Intelligent Choice is still life insurance. It provides a guaranteed death benefit to your beneficiaries, ensuring your loved ones are financially protected no matter what the future holds.



Accelerated Living Benefits Included with **Intelligent Choice**

Intelligent Choice provides living benefits for no additional premium should significant health issues arise.

In many cases, a serious illness such as cancer has a devastating effect on a household income. Not only may the diagnosed have to miss work and lose wages, but often times the spouse will have to miss some work to take care of the affected. As a result, both may see a decline in income during these times. The included accelerated living benefits may help to prevent serious financial hardship.

These riders may help prevent families from tapping into their savings or even having to sell their home should Critical⁴, Chronic², or Terminal¹ Illness occur. Any benefit payable is directly related to the decrease in the insured's life expectancy resulting from the illness and the type of life insurance policy the insured has purchased. If there is not a substantial decrease their life expectancy or the amount of premium that would be expected to be paid over their life expectancy increases, the benefit payable could be \$0 even if they qualify for acceleration under the terms of the rider.

Take Action and Start Building Your Legacy Today.

Don't wait to take control of your financial future. An Intelligent Choice Indexed Universal Life Insurance policy offers the security of life insurance with the growth potential of market-linked returns—all in one powerful package.

* Policy values may decrease in down market years as monthly fees and expenses are deducted from the policy values.

** Minimum premium necessary to maintain no lapse guarantee.

Consider all the facts, then make your own decision.

American Amicable Group—which includes American Amicable Life, Occidental Life, and iA American Life—offers a range of term life insurance products with varying features such as term lengths, issue ages, premium guarantees, and underwriting options. For full details on the Intelligent Choice product, contact your licensed sales representative.

As with any life insurance decision, carefully evaluate your financial needs and available options to choose the best fit for you and your family.

1 TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER — Policy Form No. 9473; In CA Form No. 3575

If you are diagnosed by a licensed physician with a life expectancy of 24 or less months (some states 12 months), you may receive up to 100% of the death benefit. The benefit to be paid will be reduced by an actuarial adjustment factor and an administrative charge of \$150. The payment of the accelerated benefit will reduce the death benefit amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. For California, please refer to Form No. 3672-CA for rider details. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.

2 CHRONIC ILLNESS ACCELERATED BENEFIT RIDER — Policy Form No. 3579

If a licensed physician provides the Company a written statement attesting that you have become permanently unable to perform at least two (2) of the Activities of Daily Living (ADL) such as eating, toileting, transferring (moving into and out of a bed, chair or wheelchair), bathing, dressing, or continence then the Company can accelerate a portion (up to 25% every 12 months) of the death benefit and pay the Owner of the policy. There is an administrative charge of \$100 and the maximum benefit available cannot exceed 95% of the total death benefit or a total of \$150,000. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.

3 ACCELERATED DEATH BENEFIT RIDER-CONFINED CARE — Policy Form No. 9674 (AA, OL); AB301 (iA)

If a licensed physician provides the Company a written statement of the diagnosis of your medical condition and states that you are a full-time permanent resident of a nursing home and will continue full-time permanent residence in a nursing home until death, you may receive a fixed monthly payment equal to the lesser of 2.5% of the policy face amount or \$5,000. The payment of the accelerated benefit will reduce the death benefit proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of the benefit paid. This rider is added to every policy (where available) at no additional premium. Availability varies by state, see rider for details.

4 ACCELERATED LIVING BENEFIT RIDER-CRITICAL ILLNESS RIDER (CIR) — Policy Form No. 3456; In CA form 3576.

If diagnosed with a covered critical illness, the Company will pay an accelerated benefit of up to 95% of the face amount of the base policy in a single lump sum. The Accelerated Death Benefit payment will not exceed \$150,000. The actual benefit paid is based upon the critical event and anticipated life expectancy at that time. For California, please refer to form 3703-CA for rider details. Availability varies by state, see rider for details.

ACCIDENTAL DEATH BENEFIT AGREEMENT (ADB) — Policy Form No. 7159

Available for an additional premium. The benefit terminates at age 65. Availability varies by state, see rider for complete details.

ACCIDENTAL ONLY TOTAL DISABILITY BENEFIT RIDER (AODIR) — Policy Form No. 3281

Available for an additional premium. Availability varies by state, see rider for complete details.

TOTAL DISABILITY BENEFIT RIDER (DIR) — Policy Form No. 3281

Available for an additional premium. Availability varies by state, see rider for complete details.

CHILDREN'S INSURANCE AGREEMENT — Policy Form No. 8375

Available for an additional premium. If elected, the Children's Insurance Agreement may provide term insurance on the lives of the children until age 25, at which time their coverage is convertible to any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider. Benefit expires at the primary insured's age 65, or the child's age 25, whichever is earlier.

WAIVER OF MONTHLY DEDUCTION BENEFIT RIDER — Policy Form No. 9891 (AA, OL); WMD301 (iA)

Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

WAIVER OF PREMIUM DISABILITY AGREEMENT — Policy Form No. 7184

Available for an additional premium. Waiting period may apply. Availability varies by state, see rider for complete details.

LEVEL TERM INSURANCE RIDER — Policy Form No. 8087

Available for an additional premium. A term rider which provides a level death benefit for a period of 20 years or the insured's attained age 70, whichever comes sooner. This rider is renewable to age 70 and may be converted to whole life or endowment insurance.

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Accelerated life insurance benefits may or may not qualify for favorable tax treatment under the IRS Code. Eligibility depends on factors like life expectancy or use of funds for qualified long-term care. If eligible, benefits may be excluded from federal income tax, though state taxes may still apply. Because tax laws are complex, consult a qualified tax advisor to understand your specific situation.

Receiving accelerated life insurance benefits may impact eligibility for public assistance programs like Medicaid, Aid to Families with Dependent Children (AFDC), supplementary Social Security Income (SSI), drug assistance, or other public assistance programs. Consult a tax advisor and relevant social service agencies to understand how such payments could affect you or your family's benefits.

