



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



*Group term life insurance and dependent coverage are all made available in a single policy that may help provide maximum protection at an affordable cost.*



*Life Insurance Underwritten By:*

**AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS  
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA  
PIONEER AMERICAN INSURANCE COMPANY  
PIONEER SECURITY LIFE INSURANCE COMPANY**

**PRODUCT NOT AVAILABLE IN ALL STATES**





# A simplified issue group term life insurance Policy to age 70!

## Eligibility / Target Markets Includes:

(Issue Ages: 18 — 65, age last birthday)

- ✓ All Government Employees  
(Federal, State, County, & City)
- ✓ First Responders  
(Police, Firefighters, & Emergency Medical Professionals)
- ✓ Employees of State Funded Educational Institutions
- ✓ Railroad Employees
- ✓ All Medical Field Employees
- ✓ Airline & Travel Industry Employees
- ✓ Members of any Recognized Labor Union
- ✓ Spouses of Eligible Individuals



## Coverage Amounts

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

**OPTION A**

**\$50,000**

**OPTION B**

**\$100,000**

**OPTION C**

**\$150,000**

**OPTION D**

**\$200,000**

## Benefits

The level of term coverage remains in effect until the insured attains age 70. There is no war clause, travel, occupational restrictions, or waiting period for the base death benefit. These do not apply to any accidental death benefit coverage the insured is eligible for. Upon the effective date of the policy, the death benefit is immediately payable upon receipt of due proof of death from any cause (excluding suicide within the restricted period and subject to contestable period limitations), at any time, anywhere in the world for as long as the coverage is in force.

## Renewable

The premium will remain at the same level for the initial ten years. You may renew coverage for an additional ten years, and your premium will be based upon your attained age at the time of renewal. You may continue renewing in 10-year increments until you reach age 70.

### Example:

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

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

## OPTIONAL RIDERS AVAILABLE \*

### Dependents Insurance Coverage Rider <sup>1</sup>

The Dependents Insurance Coverage Rider provides your spouse with decreasing term life insurance and accidental death benefits. The Company will base the spouse coverage on the insured's age. Any natural child born after the effective date of the family coverage is covered automatically at the age of 15 days without application or increase in premium; however, it is necessary to complete an application for a new spouse, step-children, and adopted children. You may apply for one to four units of family coverage depending on the insured's base coverage amount. The insured spouse and dependent children may continue their coverage under a separate policy in the event of divorce or upon your death. Their coverage amount of insurance may not exceed more than one-half the amount of insurance on the life of the insured.

### Children's Insurance Agreement <sup>2</sup>

The Children's Insurance Agreement (CIA) provides \$3,000 per unit of level-term insurance on the lives of the children until the age of 23, at which time their coverage is convertible to any whole life or endowment insurance that the Company offers. The cost per unit is \$8.50 annually (maximum of five units) regardless of the number of children covered. Benefit expires at the earlier of the primary insured's age 70, the child's age 23, the date of the child's entrance into the military, or the date on which the child becomes eligible for OBA membership.



### Conversion Privilege

The insured may convert the base life policy at any time during the first 10-year period to any plan of whole life or endowment insurance offered by the Company at the time of conversion. Evidence of Insurability will not be required for conversion. The face amount of the new policy may be the face amount of the original policy, and the face amount should be at least the Company's minimum required on the date of conversion for the plan selected. The Dependents Insurance Coverage Rider will grant the spouse and children the privilege of non-medical conversion in the event of divorce or upon the member's death. Children may also convert their coverage when they cease to be dependents or reach age 23. In addition, children may, subject to insurability requirements, convert their Dependents Insurance Coverage Rider benefits to an individual OBA certificate when they reach the age of 23.

### Payments

For your convenience, you may make your premium payments using automatic bank drafts from your checking or savings account or through payroll deductions made by your employer.

### Medical Requirements

The Company will base your eligibility for coverage on an application, height and weight chart, a check with the Medical Information Bureau (MIB, LLC) and pharmaceutical-related facility, and a telephone interview (if applicable).

NOTE: Underwriting reserves the right to request medical records only if necessary.

\* The combination of units of coverage of the Dependents Insurance Coverage Rider and Children's Insurance Agreement cannot exceed five units.



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

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

To learn more about OBA and the other membership benefits available, please visit the OBA website at [www.theoba.com](http://www.theoba.com).

***Consider all the facts, then make your own decision.***

The American Amicable Group, which includes American Amicable Life Insurance Company of Texas, iA American Life Insurance Company, Occidental Life Insurance Company of North Carolina, Pioneer American Insurance Company, and Pioneer Security Life Insurance Company, offers term life insurance products with different product features, benefits, and charges; including different term durations, issue ages, guaranteed premium periods, and underwriting classifications.

For all the details about the dynamic OBA from the American Amicable Group, contact your licensed sales representative today!

Of course, as with the selection of any life insurance policy, you must carefully consider your own financial situation and the many alternatives available to you. No single life insurance product design may have all the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

**1 The Dependents Insurance Coverage Rider — Policy Form No.'s 9833-A, 9833-B, 9833-C, 9833-D, 9866-E**

Provide coverage for the member's spouse with decreasing term life insurance and accidental death benefits. All dependent children are covered with term life insurance to age 23. Any natural child born after the effective date of the family coverage is covered automatically at the age of 15 days without application or increase in premium. Availability varies by state, see rider for complete details.

**2 Children's Insurance Agreement — Policy Form No. 9834**

Provides up to \$15,000 of valuable level term insurance coverage on the lives of your children until the age of 23, which then may be converted into any plan of whole life or endowment insurance offered by the Company for up to five times the amount of coverage under the rider. Available for an additional premium. Availability varies by state, see rider for complete details.



**AMERICAN AMICABLE GROUP**