



**Coming May 11, 2009!**

## Announcing the new OBA!

*Group term life insurance, dependent coverage and a cash accumulation option are all made available in a single policy that provides maximum protection at a very low cost!*

- Simplified Issue Group Level Term Life Insurance Policy
- Coverage remains in effect until the insured's attained age 70
- No Travel or Occupational restrictions, and no waiting period
- No Policy Fee
- Coverage is Portable
- Initial premium at issue will remain level for 10 Years
- Renewable at the end of 10 year period to attained 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:
  - Dependent Insurance Coverage Rider
    - Decreasing term life insurance and accidental death benefits available for spouse
    - All dependant children are covered with term life insurance to age 23
  - Children's Insurance Rider
    - Provides \$3,000 of additional term life insurance coverage for each child for each unit of coverage
  - Flexible Premium Deferred Annuity Rider
    - Interest Rate 5% Current, 3% Guaranteed

*Sales Materials will be available on the website; just log into Marketing Sales and select 'Order Supply' to view/print/order!*

### Eligibility (Age 18 through 65)

All Government Employees (Federal, State & City)  
First Responders (Police, Firemen, EMT)  
Railroad Employees  
Hospital Employees  
Employees of State Funded Educational Institutions  
Spouses of eligible individuals

### Coverage Amounts

\$50,000 (Option A)

\$100,000 (Option B)

\$150,000 (Option C)

\$200,000 (Option D)

### Conversion Privilege

Coverage may be converted at anytime during the first 10 year period after the policy is issued to any permanent plan of insurance offered by the company at the time of conversion. Evidence of insurability not required.

### Payments

Payments may be made by payroll deduction or by automatic bank draft.

### Medical Requirements

Simplified Application  
Liberal Height/Weight Chart  
MIB and Prescription check  
Telephone Interview required for coverage amounts above 100,000 (can be completed Point of Sale)

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