

# CHRONIC ILLNESS RIDER

(Chronic Illness Accelerated Death Benefit Rider\*)

## Features:

- Available on select policies at **NO ADDITIONAL CHARGE.**
- With this benefit you can accelerate a portion (25% every 12 months) of your death benefit early if an authorized Physician certifies that you are Chronically Ill.
- This benefit can allow you to request up to 95% of your policy's death benefit subject to a maximum amount of \$150,000 over the lifetime of the policy.

## When the benefit becomes available:

To be considered Chronically Ill one of the following would need to have occurred after the effective date:

- ▶ You become permanently unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (eating, toileting, transferring, bathing, dressing and continence) for a period of at least 90 consecutive days; or
- ▶ You require Substantial Supervision for a period of at least 90 consecutive days by another person to protect yourself from threats to health and safety due to Severe Cognitive Impairment.



*Life Insurance Underwritten by:*

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

*Each Insurer has sole financial responsibility for its own products.*

\* Policy Form No. 3579. Not available in all states.