



American-Amicable Life
Insurance Company of
Texas

Occidental Life
Insurance
Company of North
Carolina

Pioneer American
Insurance Company

Pioneer Security Life
Insurance Company

Encore

Modified Whole Life with Annuity Rider

Challenges of Financial Planning

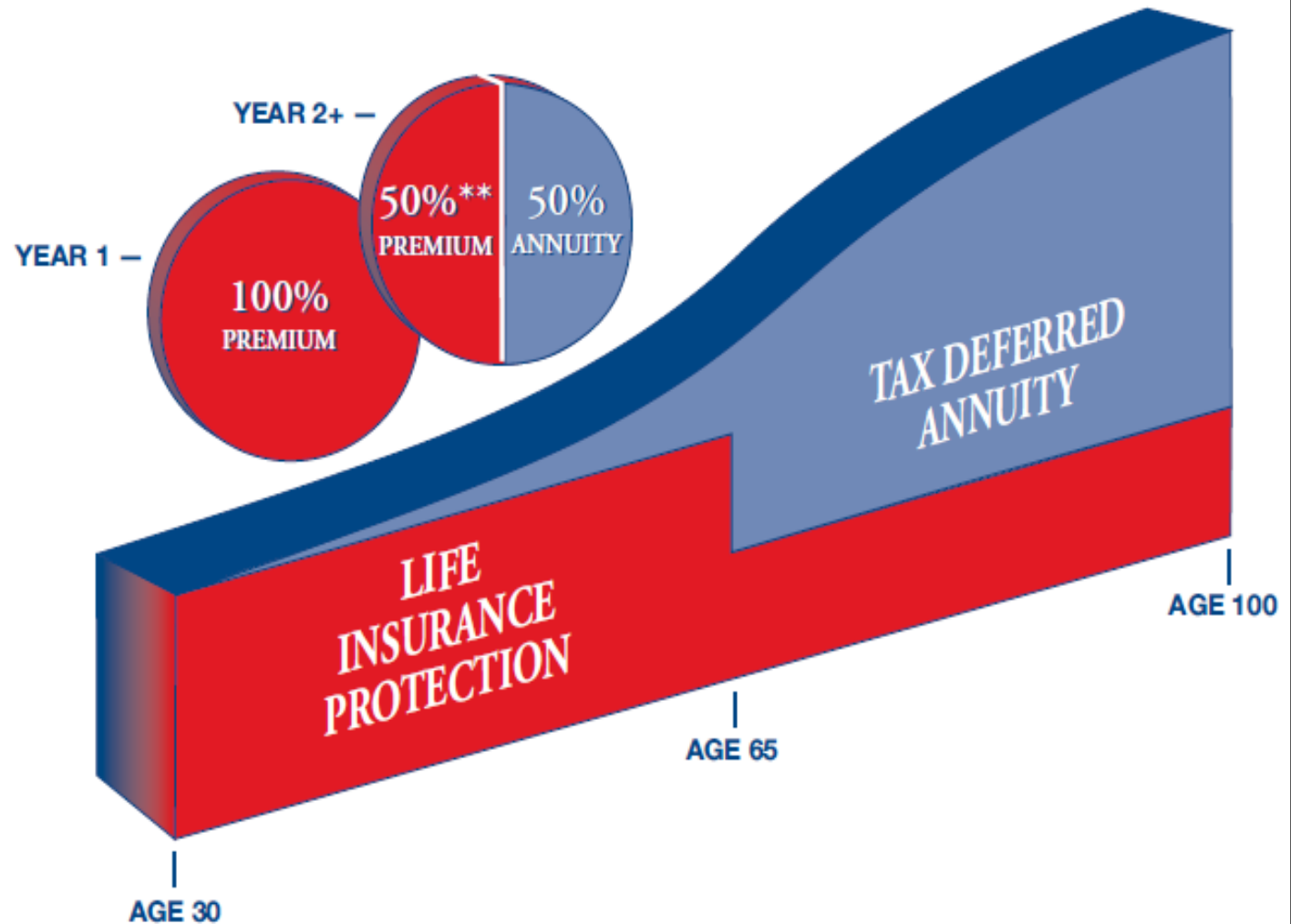
- ✓ **People Don't Plan to Fail, They Fail to Plan**
- ✓ **Why Do Some Individuals Fail to Plan?**
 - ✓ **They don't think about it (wait until tomorrow)**
 - ✓ **They don't believe they need to (can't afford to set aside a lot of \$ now)**
 - ✓ **Believe Social Security will be enough**
 - ✓ **Believe it is too complicated or don't know how to start**
- ✓ **Help Your Clients to Get Started Today**

The Encore Solution

- ✓ **Provides Whole Life Insurance Coverage to age 100**
- ✓ **Automatically includes a choice of cash accumulation options**
 - ✓ **Tax Deferred**
 - ✓ **Guaranteed 2% Interest Rate (4% Current)**
 - ✓ **Easy Access to Cash**
- ✓ **“One Check” Concept**
- ✓ **Simple to Apply for & Understand**
- ✓ **Available for as Little as \$25 / month**
- ✓ **Flexibility**

The Encore Concept

Example:
(Issue Age 30)



Policy Specs

- Simplified Issue Modified Whole Life Policy
- Base policy premiums reduce by approximately half after the first year (payable to age 100). The amount of the reduced premium is automatically redirected to the cash accumulation option selected.
- Face Amount reduces by half at age 65
- Issue Ages: 0 - 65
- Minimum Premium: \$25 per month
- Maximum Death Benefit: \$150,000
- Policy Fee: \$60 (commissionable)
- Reduced Paid-Up (RPU) option can be elected (after 10th year)

Sample Presentation

American-Amicable Life Insurance Company of Texas
Encore Ledger Presentation - Version 1.0
 A Modified Whole Life Insurance Policy with a Flexible Premium Deferred Annuity Rider

Date Prepared:	July 22, 2015	Bi-Weekly Policy Premium:	\$60.91
Primary Insured:	John Doe		
	Male, Issue Age 35, Non-Tobacco		
Initial Face Amount:	\$50,000.00	Total Initial Bi-Weekly Payment:	\$60.91
Ultimate Face Amount:	\$25,000.00	Total Annual Payment:	\$1,583.50
State:	TX	Agent:	

End of Year	Att Age	Annual Premium	FPDAR Payment	Base Death Benefit	Base Cash Value	FPDAR Accum Value	Total Death Benefit**
1	36	\$1,583.50	\$0.00	\$50,000.00	\$0.00	\$0.00	\$50,000.00
2	37	\$822.00	\$761.50	\$50,000.00	\$0.00	\$769.71	\$50,769.71
3	38	\$822.00	\$761.50	\$50,000.00	\$256.00	\$1,554.81	\$51,554.81
4	39	\$822.00	\$761.50	\$50,000.00	\$540.50	\$2,355.62	\$52,355.62
5	40	\$822.00	\$761.50	\$50,000.00	\$834.00	\$3,172.46	\$53,172.46
6	41	\$822.00	\$761.50	\$50,000.00	\$1,136.00	\$4,005.62	\$54,005.62
7	42	\$822.00	\$761.50	\$50,000.00	\$1,446.00	\$4,855.44	\$54,855.44
8	43	\$822.00	\$761.50	\$50,000.00	\$1,762.50	\$5,722.26	\$55,722.26
9	44	\$822.00	\$761.50	\$50,000.00	\$2,084.50	\$6,606.44	\$56,606.44
10	45	\$822.00	\$761.50	\$50,000.00	\$2,412.00	\$7,508.28	\$57,508.28
11	46	\$822.00	\$761.50	\$50,000.00	\$2,744.00	\$8,428.15	\$58,428.15
12	47	\$822.00	\$761.50	\$50,000.00	\$3,081.00	\$9,366.43	\$59,366.43
13	48	\$822.00	\$761.50	\$50,000.00	\$3,425.50	\$10,323.48	\$60,323.48
14	49	\$822.00	\$761.50	\$50,000.00	\$3,779.00	\$11,299.66	\$61,299.66
15	50	\$822.00	\$761.50	\$50,000.00	\$4,141.00	\$12,295.37	\$62,295.37
16	51	\$822.00	\$761.50	\$50,000.00	\$4,509.50	\$13,310.98	\$63,310.98
17	52	\$822.00	\$761.50	\$50,000.00	\$4,881.00	\$14,346.93	\$64,346.93
18	53	\$822.00	\$761.50	\$50,000.00	\$5,253.00	\$15,403.58	\$65,403.58
19	54	\$822.00	\$761.50	\$50,000.00	\$5,624.00	\$16,481.37	\$66,481.37
20	55	\$822.00	\$761.50	\$50,000.00	\$5,987.50	\$17,580.70	\$67,580.70
25	60	\$822.00	\$761.50	\$50,000.00	\$7,651.00	\$23,416.16	\$73,416.16
30	65	\$822.00	\$761.50	\$50,000.00	\$8,696.50	\$29,858.95	\$79,858.95
31	66	\$822.00	\$761.50	\$25,000.00	\$9,170.00	\$31,225.84	\$56,225.84
35	70	\$822.00	\$761.50	\$25,000.00	\$11,121.50	\$36,972.32	\$61,972.32
40	75	\$822.00	\$761.50	\$25,000.00	\$13,614.00	\$44,826.05	\$69,826.05
45	80	\$822.00	\$761.50	\$25,000.00	\$16,017.00	\$53,497.23	\$78,497.23
50	85	\$822.00	\$761.50	\$25,000.00	\$18,115.00	\$63,070.88	\$88,070.88
55	90	\$822.00	\$761.50	\$25,000.00	\$19,788.50	\$73,640.97	\$98,640.97
60	95	\$822.00	\$761.50	\$25,000.00	\$21,250.00	\$85,311.21	\$110,311.21
65	100	\$822.00	\$761.50	\$25,000.00	\$25,000.00	\$98,196.11	\$123,196.11
End of Year	Att Age	Total Annual Premium	Total FPDAR Payment	Base Death Benefit	FPDAR Accum Value	Total Death Benefit**	Monthly Life Income***
25	60	\$21,311.50	\$18,276.00	\$50,000.00	\$23,416.16	\$73,416.16	\$101.63
30	65	\$25,421.50	\$22,083.50	\$50,000.00	\$29,858.95	\$79,858.95	\$147.80
35	70	\$29,531.50	\$25,891.00	\$25,000.00	\$36,972.32	\$61,972.32	\$211.11
40	75	\$33,641.50	\$29,698.50	\$25,000.00	\$44,826.05	\$69,826.05	\$294.96

Sample Presentation — RPU Option

American-Amicable Life Insurance Company of Texas
Encore Ledger Presentation - Version 1.0
 A Modified Whole Life Insurance Policy with a Flexible Premium Deferred Annuity Rider
 Reduced Paid Up

Date Prepared:	July 22, 2015	Bi-Weekly Policy Premium:	\$60.91
Primary Insured:	John Doe		
	Male, Issue Age 35, Non-Tobacco		
Initial Face Amount:	\$50,000.00	Total Initial Bi-Weekly Payment:	\$60.91
Ultimate Face Amount:	\$4,883.50	Total Annual Payment:	\$1,583.50
State:	TX	Agent:	

End of Year	Att Age	Annual Premium	FPDAR Payment	Base Death Benefit	Base Cash Value	FPDAR Accum Value	Total Death Benefit**
1	36	\$1,583.50	\$0.00	\$50,000.00	\$0.00	\$0.00	\$50,000.00
2	37	\$822.00	\$761.50	\$50,000.00	\$0.00	\$765.32	\$50,765.32
3	38	\$822.00	\$761.50	\$50,000.00	\$256.00	\$1,545.95	\$51,545.95
4	39	\$822.00	\$761.50	\$50,000.00	\$540.50	\$2,342.19	\$52,342.19
5	40	\$822.00	\$761.50	\$50,000.00	\$834.00	\$3,154.35	\$53,154.35
6	41	\$822.00	\$761.50	\$50,000.00	\$1,136.00	\$3,982.76	\$53,982.76
7	42	\$822.00	\$761.50	\$50,000.00	\$1,446.00	\$4,827.73	\$54,827.73
8	43	\$822.00	\$761.50	\$50,000.00	\$1,762.50	\$5,689.61	\$55,689.61
9	44	\$822.00	\$761.50	\$50,000.00	\$2,084.50	\$6,568.72	\$56,568.72
10	45	\$822.00	\$761.50	\$50,000.00	\$2,412.00	\$7,465.41	\$57,465.41
11	46	\$0.00	\$1,583.50	\$9,767.00	\$2,503.58	\$9,206.10	\$18,973.10
12	47	\$0.00	\$1,583.50	\$9,767.00	\$2,598.02	\$10,981.60	\$20,748.60
13	48	\$0.00	\$1,583.50	\$9,767.00	\$2,695.20	\$12,792.63	\$22,559.63
14	49	\$0.00	\$1,583.50	\$9,767.00	\$2,796.00	\$14,639.87	\$24,406.87
15	50	\$0.00	\$1,583.50	\$9,767.00	\$2,900.60	\$16,524.04	\$26,291.04
16	51	\$0.00	\$1,583.50	\$9,767.00	\$3,008.72	\$18,445.91	\$28,212.91
17	52	\$0.00	\$1,583.50	\$9,767.00	\$3,120.26	\$20,406.22	\$30,173.22
18	53	\$0.00	\$1,583.50	\$9,767.00	\$3,234.83	\$22,405.73	\$32,172.73
19	54	\$0.00	\$1,583.50	\$9,767.00	\$3,352.43	\$24,445.22	\$34,212.22
20	55	\$0.00	\$1,583.50	\$9,767.00	\$3,472.56	\$26,525.51	\$36,292.51
25	60	\$0.00	\$1,583.50	\$9,767.00	\$4,109.76	\$37,567.95	\$47,334.95
30	65	\$0.00	\$1,583.50	\$9,767.00	\$4,801.95	\$49,759.68	\$59,526.68
31	66	\$0.00	\$1,583.50	\$4,883.50	\$2,471.73	\$52,346.25	\$57,229.75
35	70	\$0.00	\$1,583.50	\$4,883.50	\$2,763.08	\$63,220.33	\$68,103.83
40	75	\$0.00	\$1,583.50	\$4,883.50	\$3,138.14	\$78,081.98	\$82,965.48
45	80	\$0.00	\$1,583.50	\$4,883.50	\$3,502.54	\$94,490.46	\$99,373.96
50	85	\$0.00	\$1,583.50	\$4,883.50	\$3,824.07	\$112,606.73	\$117,490.23
55	90	\$0.00	\$1,583.50	\$4,883.50	\$4,085.05	\$132,608.56	\$137,492.06
60	95	\$0.00	\$1,583.50	\$4,883.50	\$4,313.20	\$154,692.19	\$159,575.69
65	100	\$0.00	\$1,583.50	\$4,883.50	\$4,883.50	\$179,074.33	\$183,957.83
End of Year	Att Age	Total Annual Premium	Total FPDAR Payment	Base Death Benefit	FPDAR Accum Value	Total Death Benefit**	Monthly Life Income***
25	60	\$8,981.50	\$30,606.00	\$9,767.00	\$37,567.95	\$47,334.95	\$163.04
30	65	\$8,981.50	\$38,523.50	\$9,767.00	\$49,759.68	\$59,526.68	\$246.31
35	70	\$8,981.50	\$46,441.00	\$4,883.50	\$63,220.33	\$68,103.83	\$360.99
40	75	\$8,981.50	\$54,358.50	\$4,883.50	\$78,081.98	\$82,965.48	\$513.78

Encore Application

(Issue Ages 18 to 65)

- Simple “Yes” or “No” questions
- Depending upon how the health questions are answered allows you to determine which plan of insurance for which the applicant is eligible:

Questions	Any “Yes” Answers:	All “No” Answers:
1 - 6	Not eligible for coverage (do not submit application)	Proceed to determine appropriate plan
7 – 10	Applicant should apply for the <u>Encore III</u> plan	Applicant could be eligible for either Encore I or II
11-12	Applicant should apply for the <u>Encore II</u> plan	Applicant should apply for <u>Encore I</u>

Encore:

Death Benefit Comparison

Male / 40 / Non-Tobacco / \$100 Bi-Weekly

Plan*	Death Benefit
Encore I	\$71,088.72
Encore II	\$47,388.06
Encore III	\$23,696.24

* Each plan has a separate rate structure. Other product features remain the same regardless of which plan the applicant is eligible.

Encore Juvenile Application (Issue Ages 0 – 17)

- Application (Form #9485)
- Encore I is the only plan available
- Juvenile Questionnaire (Form #9825) is required

Encore— Underwriting

Underwriting Consists of:

- No Medical Exams or Blood Work Required
- Single Page Application
- Medical Information Bureau (MIB)
- Telephone Interview (when required)
 - Can be completed Point-of-Sale
 - Available in Multiple Languages
- Build Chart

Encore

Underwriting Requirements Chart

Age & Amount	0 – 35	36 – 45	46 – 55	56 – 65
Up to \$50,000				
\$50,001 - \$75,000				T
\$75,001 - \$100,000			T	T
\$100,001 - \$150,000		T	T	T

T = Telephone Interview Required

Encore— Telephone Interview

Telephone Interview (2 ways to complete):

1. Point of Sale (Preferred):

- Completed at time of application from Client's home
- All interviews are recorded
- Call vendor using toll free number
- Identify Yourself, Company, Product being applied for (Encore)
- Applicant completes the rest of the interview on their own
- Indicate on application that the interview has been completed
- Results of interview transmitted to Home Office electronically

Encore— Telephone Interview

Telephone Interview (2 ways to complete):

2. After Point of Sale:

- Indicate on application that interview has NOT been completed, and provide Applicant's phone #, and a "Best Time to Call"
- Vendor will contact Applicant to complete Interview or schedule a time to complete
- Results of interview transmitted to Home Office electronically

Cash Accumulation Options

3 Different Options Available:

- Flexible Premium Deferred Annuity Rider (FPDAR)
- Bonus Master
- Flex Annuity Plus

FPDAR

- Tax deferred interest bearing annuity rider
- Guaranteed interest rate: 2% (current 4%)
- Interest calculated from date of payment to date of withdrawal
- No withdrawal or other fees or charges*
- Minimum additional deposit (1st year) \$5.00 per month
- Maximum deposit \$4,000 per year
- Default Accumulation Option if none is selected on the application
- Brochure (Form #3200)

* Distributions prior to age 59 ½ may be subject to an IRS penalty

AssetShield

- A Flexible Premium Deferred Annuity Contract
- Initial interest rate locked in for 1, 3 or 5 years (Guarantee Period)
- First year premium bonus: 1.5%
- Roth IRA qualified (Optional)
- Issue Ages: 0 – 65
- Guarantee interest rate 2% credited on a daily basis
- Account value accumulated at initial interest rate for guarantee period then accumulated at renewal interest rate declared by the Company.
- Minimum monthly premium: \$15 (funded immediately)
- Maximum Annual Contribution: \$4,000 annually

AssetShield

Surrender Charges:

- Surrender charges apply for 9 years (varies in some states)
- Partial Surrender: partial surrenders of up to 10% may be made without a surrender charge, after the guarantee period

No Cost Riders:

- Rider for Waiver of Surrender Charges for Extended Care (Form #9744):
 - If at any time the owner is confined to a hospital or nursing home for extended care, the surrender charge will be waived for partial or full withdrawals.
 - Issue Ages: 0 – 80
- Rider for Waiver of Surrender Charges for Terminal Illness (Form #9743):
 - If at any time the owner is deemed by a medical professional as being terminally ill, the surrender charge will be waived for one partial or full withdrawal.
 - Issue Ages: 0 – 85

Agent Use Only: Not for public distribution

AssetShield – Sales Materials

- Brochure (Form #3198)
- Agent Guide (Form #3214)
- Application (Form #9745)
- Benefit Summary and Disclosure (Form #3059): required to be signed & returned with all AssetShield applications
- Annuity Suitability Disclosure (Form #9671 or 3070 in FL): required to be signed and returned with all AssetShield applications
- Annuity Disclosure Statement (Form #9495): must be left with the applicant, if sold as a qualified annuity

Flex Annuity Plus

- Tax deferred interest bearing annuity contract
- Can be set up as traditional annuity, a traditional IRA or a Roth IRA
- Guaranteed interest rate 2% (current 4%)
- .
- Interest calculated from date of payment to date of withdrawal
- No withdrawal or other fees or charges*
- Minimum Monthly Premium: \$15 (funded immediately)
- Maximum Annual Contribution: \$4,000 annually

*Distributions prior to age 59 ½ may be subject to an IRS penalty

Flex Annuity Plus – Sales Materials

- Brochure (Form #3201)
- Application (Form #9497)
- Benefit Summary and Disclosure (Form #3057): required to be signed & returned with all Flex Annuity Plus applications
- Annuity Suitability Disclosure (Form #9671 or 3070 in FL): required to be signed and returned with all Flex Annuity Plus applications
- Annuity Disclosure Statement (Form #9495): must be left with the applicant, if sold as a qualified annuity

Accumulation Options Checklist

	FPDAR	AssetShield	Flex Annuity Plus
Default Option	✓		
Fund Immediately (\$15)		✓	✓
Requires Separate Application		✓	✓
Separate Policy Contract		✓	✓
IRA / Roth IRA (Option)		✓	✓
Surrender Charges		✓	
Annuity Suitability Disclosure (Form #9671 or 3070 in FL) Required	✓	✓	✓
Benefit Summary and Disclosure (Form #3059) Required		✓	
Benefit Summary and Disclosure (Form #3057) Required			✓
Annuity Suitability Training Required	✓	✓	✓
Company Annuity Product Training Required	✓	✓	✓

Agent Use Only: Not for public distribution

Requirements to Sell Accumulation Options

(Apply to All 3 Options)

Annuity Suitability Requirement:

- Proof of Annuity Suitability training must be provided to the Home Office before you can engage in the sale of any annuities. Annuity Suitability requirements may vary by state and it is your responsibility to know and comply with annuity sales training requirements in all states in which you attempt to sell annuities. All agents selling annuities are required by the Home Office, to complete at least a state accredited Annuity Suitability Training course, regardless of that state's Annuity Suitability requirements. State accredited Annuity Suitability courses are offered through numerous vendors (such as limra.com).
- You must have reasonable grounds for believing that your recommendation is suitable for the customer based on facts disclosed by the client regarding his or her investments, other insurance products and financial needs and goals.
- Annuity Suitability Disclosure (Form #9671 or 3070 in FL) required on all Encore sales
- Suitability information to be obtained includes:
 - Source of Funds
 - Customer's Age
 - Financial Situation and Needs
 - Financial Experience
 - Financial Objectives
 - Existing Assets
 - Annual Income
 - Risk Tolerance and Tax Status
 - Intended use of the Annuity
 - Investment and Life Insurance Holdings
 - Liquidity Needs
 - Liquid Net Worth

Requirements to Sell Accumulation Options

(Apply to All 3 Options)

Annuity Suitability Course:

- Must be completed PRIOR to the sale of any life product involving any of the 3 cash accumulation options
- Applies to Encore sales in all States
- Course is available through most vendors offering Continuing Education (CE) course (many on-line options)
- Upon completion of the course, fax a copy of the documentation from the vendor to our Contracting Department at (254) 297-2110.

Company's Annuity Product Training Course:

- Must be completed PRIOR to the sale of any life product involving any of the 3 cash accumulation options
- Applies to Encore sales in all States
- Course is available on our company website
 - On the "Marketing Sales" website, select the "Agent Training" option
 - Select "Annuity Training Course"
 - Once completed the Home Office will be notified automatically
 - It is recommended that you print a copy of the course completion certificate for your records.

REMINDER: Encore Applications will not be processed until the Home Office has received notice that both courses above have been completed.

Agent Use Only: Not for public distribution

Encore— Riders

Disability Income Rider:

- Pays a monthly benefit to the insured in the event the insured becomes totally disabled
- Minimum Monthly Benefit: \$500
- Maximum Benefit: 60% of monthly income, not to exceed \$1,500
- Sold in \$100 increments
- Benefit period runs for 2 years
- 60 day elimination period (Not retroactive)
- Issue Ages: 18 – 55
- Not available on Encore II or III
- Rider Definition: Total Disability is disability which keeps you from being able to perform the major duties of your regular occupation as a result of such injury or disease.

Agent Use Only: Not for public distribution

Encore— Riders

Disability Income Rider:

- Applicant must have worked full time (min 30 hours per week for past 6 months)
- Short list of ineligible occupation (No separate DI Underwriting manual)
 - Blasters & Explosives Handlers
 - Disabled
 - Participated in high risk avocations within past 12 months
 - Police
 - Firefighters
 - Professional Athletes
 - Structural Workers / Iron Workers
 - Underground Miners and Workers
 - Unemployed
 - Casino Workers
 - Housekeeping
 - Janitor
 - Migrant Laborers
 - Retired
 - Self-Employed
 - Student

Encore— Riders

Family Insurance Agreement (FIA):

- Decreasing term insurance on spouse
- \$3,000 coverage on each child per unit purchased (Limit 2)
- Issue Ages:
 - Spouse: 15 – 60
 - Children: 15 days – 18 years

Children's Insurance Agreement (CIA):

- \$3,000 coverage on each child per unit purchased (Limit 5)
- Issue Ages:
 - Primary Insured: 18 – 50
 - Children: 15 days – 18 years
 - Combination of FIA and CIA cannot exceed 5 units

Waiver of Premium (WP):

- Total disability for 6 consecutive months (must occur prior to age 60)
- Waives both insurance premium and planned cash accumulation option payments
- Issue Ages: 0 – 55

No Cost Riders Included

Terminal Illness Accelerated Benefit Rider:

- If diagnosed with a life expectancy of 12 months or less
- Can elect to receive up to 100% of death benefit immediately

Accelerated Benefit Confined Care*:

- If full time, permanent resident in nursing home
- Can elect to receive a fixed monthly payment of equal to 2.5% of face amount

Beneficiary Guaranteed Insurability**:

- Upon Insured's death, beneficiary can:
 - Purchase their own whole life policy without evidence of insurability. Maximum face of the new policy is lesser of the initial face amount of original policy and \$150,000
 - Receive death benefit proceeds
 - Combination of above options

* Rider not available in CT, DC, IN, MA, NJ, VA or WA.

** Rider must be in force for 5 years

Agent Use Only: Not for public distribution

Statement of Understanding

- Explains the product and Accumulation Fund Options
- Initialed and signed by Applicant
- One copy left with Applicant; one copy submitted with application

American-Amicable Life Insurance Company of Texas
P.O. Box 2549, Waco, TX 76702-2549 • (800) 736-7311 • E-mail: contactus@americanamicable.com

ENCORE STATEMENT OF UNDERSTANDING

I UNDERSTAND THAT:

Initial Each Line

I am applying to purchase a Encore modified premium whole life insurance policy. The base death benefit reduces by 50% at age 65 or after 5 years, whichever is later. The base policy premiums are payable to age 100. _____

In the first policy year 100% of my premium is for life insurance and any optional benefits I choose to purchase. After the first policy year, the base premium reduces by approximately 50% and the balance of the premium is paid to the cash accumulation option I chose. _____

The Encore includes (at no additional premium) a Terminal Illness Accelerated Benefit Rider. I acknowledge the receipt of the Terminal Illness Accelerated Benefit Rider Disclosure (Form No. 9474). _____

The Encore includes (at no additional premium) an Accelerated Benefits Rider-Confined Care (not available in CT, DC, IN, MA, NJ, VA and WA). I acknowledge the receipt of the Disclosure for the Accelerated Benefits Rider-Confined Care (Form No. 9675). _____

The Encore includes (at no additional premium) a Beneficiary Guaranteed Insurability Rider. _____

I SELECT THE FOLLOWING CASH ACCUMULATION OPTION (Select One):

☐ **Flexible Premium Annuity Rider** — a tax deferred interest bearing annuity rider. This rider cannot be issued on a tax qualified basis. The guaranteed interest rate is 2%. _____

☐ **AssetShield** — a tax-deferred annuity that provides a guarantee period allowing the initial interest rate to be locked in for your choice of either one, three or five years. The guaranteed interest rate is 2%. Immediate minimum contribution of \$15.00 per month is required. This contract can be issued as a non-qualified annuity, a traditional IRA or a Roth IRA. Please select your choice below: _____

☐ Non-Qualified Annuity

☐ Traditional IRA

☐ Roth IRA

☐ **Flex Annuity Plus** — a tax deferred interest bearing annuity. The guaranteed interest rate is 2%. Immediate minimum contribution of \$15.00 per month is required. This contract can be issued as a non-qualified annuity, a traditional IRA or a Roth IRA. Please select your choice below: _____

☐ Non-Qualified Annuity

☐ Traditional IRA

☐ Roth IRA

I have the right to examine the policy(ies) during the free look period provided in the policy(ies). If I am not satisfied, I may cancel the policy(ies) and request a refund before the end of the free look period. If I make such a request, all premiums I have paid for the policy(ies) will be refunded to me. I understand that no life insurance premiums will be refunded if a policy is cancelled after its free look provision. _____

My life insurance agent has provided a copy of this Statement of Understanding and I request that my policy be sent to: ___me ___beneficiary ___agent. _____

Applicant _____ Date _____ Witness _____

AA3209

1 Copy - Applicant / 1 Copy - Home Office

CN15-045

Materials Checklist

	Ages 0 - 17	Ages 18 – 65
Brochure (Form #3195)	✓	✓
Agent Guide (Form #3208)	✓	✓
Statement of Understanding (Form #3209*)	✓	✓
Application (Form #9580*)		✓
Application (Form #9485*)	✓	
Terminal Illness Disclosure (Form #9474**)	✓	✓
Accelerated Benefits Disclosure Confined Care (Form #9675)	✓	✓
HIPAA (Form #9526*)	✓	✓
Juvenile Questionnaire (Form #9825)	✓	

- Required to be submitted to Home Office
 - ** Required to be signed and submitted to Home Office only in MA, VA & WA.
- Agent Use Only: Not for public distribution

Encore

...a plan to live by!

Questions?

Contact our Marketing Sales Team at:

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(800) 736-7311 prompts 1,1,2