

# GOLDEN SOLUTION

## FINAL EXPENSE WHOLE LIFE INSURANCE

*Helping to provide protection and security for you and your loved ones!*



- IMMEDIATE DEATH BENEFIT**, *Policy Form No. 9772 (AA, OL, PA, PS); GDWL103 (IAA)*  
The immediate plan will pay 100% of face amount upon death of the Insured in all policy years. \*
- GRADED DEATH BENEFIT**, *Policy Form No. 9465 (AA, OL, PA, PS); GDWL102 (IAA)*  
For the graded plan, if death occurs within the 1st policy year, 30% of the selected face amount will be paid. If death occurs within the 2nd policy year, 70% of selected face amount will be paid. In the 3rd and subsequent policy years, 100% of the face amount will be paid. For Accidental Death, 100% of the face amount will be paid regardless of the policy year.\*
- RETURN OF PREMIUM DEATH BENEFIT**, *Policy Form No. 9471 (AA, OL, PA, PS); GDWL101 (IAA)*  
For the return of premium plan, the death benefit paid will be the return of premium plus 10% interest if death occurs within the first 3 years for issue ages 50-64, or within the first 2 years for issue ages 65+. After the graded period, 100% of the face amount will be paid. For Accidental Death, 100% of the face amount will be paid regardless of the policy year.\*

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

Losing a loved one can mean more than an emotional burden... it can also create a financial burden. Knowing your final expenses are not left as a burden to your loved ones is what Golden Solution is all about.

*Making final arrangements for a deceased relative can be one of the biggest expenses families face.*

Things you MIGHT WANT to leave your loved ones:  
Cherished Memories\* Personal Property\* Family Heirlooms

Things you DO NOT WANT to leave your loved ones:  
Medical Bills\* Funeral or Burial Expenses\* Legal Fees



## *Where will the money come from?*

### **SOCIAL SECURITY DEATH BENEFIT:**

\$255 lump sum death benefit to qualified dependents <sup>1</sup>

### **VETERANS ADMINISTRATION DEATH BENEFIT:**

Up to a \$1,128 lump sum death benefit based on qualifications <sup>2</sup>

### **SAVINGS:**

- Do you have the funds necessary to cover your final expenses?
- Keep in mind that Social Security Income can be reduced when a spouse dies.

### **LOVED ONES:**

- Do they have the funds necessary to cover such costly expenses?
- Do you want to put that burden on your loved ones?

**PEACE OF MIND...IN TIME OF NEED**

<sup>1</sup> Survivors Benefits, SSA Publication No. 05-10084, June 2019, [www.ssa.gov](http://www.ssa.gov)

<sup>2</sup> Department of Veterans Burial and Plot-Interment Allowances, December 2021

# OUR GUARANTEES<sup>1</sup>

**AFFORDABLE PREMIUMS:** *Guaranteed* to never increase regardless of changes to your age or health.

**DEATH BENEFIT:** *Guaranteed* never to decrease regardless of changes to your age or health. Benefits are paid to your beneficiary and are not subject to federal income tax.

**NON-CANCELLABLE:** *Guaranteed* never to be cancelled because of changes to your age or health as long as premiums are paid.

**CASH VALUES:** *Guaranteed* cash values accumulate and can be used for emergencies or other financial needs.<sup>2</sup>

**EASY TO APPLY:** *No Medical Exam Required.* Your eligibility is based on the answers to the medical questions and a telephone interview (if applicable).

## OPTIONAL RIDERS FOR ADDITIONAL PREMIUM COST

- **GRANDCHILD RIDER, Policy Form No. 9579 for Immediate and Graded Plan or 9581 for Return of Premium Plan (AA, OL, PA, PS); CIB303 for Immediate and Graded Plan or CIB302 for Return of Premium Plan (IAA)**  
Provides valuable coverage on your grandchildren and great grandchildren (\$5,000 per unit, Maximum two units) at the rate of just \$1.00 per month per grandchild or great grandchild for each unit selected.
- **NURSING HOME WAIVER OF PREMIUM RIDER, Policy Form No. 9984**  
Waives premium payments during the Insured's confinement in a qualified nursing home after 90 days of continuous confinement when the care is recommended by a physician after the rider is in effect. Available only on the Immediate Death Benefit Plan.
- **CHILDREN'S INSURANCE AGREEMENT, Policy Form No. 8375 (AA, OL, PA, PS); CIB304 (IAA)**  
Provides up to \$6,000 of valuable term insurance coverage on the lives of your children. The cost per unit is \$8.50 annually (Maximum of two units) regardless of the number of children covered. Not available on ROP Plan.
- **ACCIDENTAL DEATH BENEFIT AGREEMENT, Policy Form No. 7159 (AA, OL, PA, PS); ADB302 (IAA)**  
Provides an additional amount equal to the face amount of the policy should the Insured die as the result of an accident. Available up to age 80 and benefit remains in effect until age 100. Not available on ROP Plan.

## NO COST BENEFITS

- **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER, Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA); 3575 in California\***  
You can receive payment of up to 100% of the death benefit of your Golden Solution policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states). This rider is added to every policy (where available) at no additional premium.
- **ACCELERATED BENEFITS RIDER - CONFINED CARE, Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (IAA). \*\***  
With this benefit if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit equal to 5.0% of the face amount per month. This rider is available on the Immediate Death Benefit Plan only. This rider is added to every policy (where available) at no additional premium.

<sup>1</sup> Policy performance based on values guaranteed in the policy language and according to policy terms.

<sup>2</sup> Any cash withdrawals or loans, will reduce the death benefit proceeds.

## About the American-Amicable Group of Companies...

The American-Amicable Group of Companies, 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 can trace its roots back to 1909 when Amicable Life was chartered. Built on a solid financial foundation, the American-Amicable Group of Companies has a long standing heritage of providing a diverse portfolio of quality life insurance products.

**“Golden Solution represents a commitment on our part to help provide security and assurance at a time in your life when you need it the most.”**

**Joe Dunlap, President, American-Amicable Group of Companies**

**\* TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER,  
Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA); 3575 in California**

If you are diagnosed by a licensed physician with a life expectancy of 12 or less months (some states 24 months), you may receive up to 100% of the death benefit. The payment of the accelerated benefit will reduce the life insurance proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium (excluding policy fee) for the policy will decrease in proportion to the amount of benefit paid. For information specific to California, refer to form 3672-CA. Availability varies by state, see rider for complete details.

**\*\* ACCELERATED BENEFITS RIDER-CONFINED CARE,  
Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (IAA).**

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 5.0% of the policy face amount. The payment of the accelerated benefit will reduce the life insurance 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 (excluding policy fee) will decrease in proportion to the amount of the benefit paid. Availability varies by state, see rider for complete details.

The acceleration-of-life-insurance benefits offered under these riders may or may not qualify for favorable tax treatment under the Internal Revenue Code. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. However, acceleration-of-life-insurance benefits payments may be taxable by your state. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary Social Security income (SSI), drug assistance or other public assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your spouse's or your family's eligibility for public assistance.

*Life Insurance Underwritten by:*

**American-Amicable Life Insurance Company of Texas • [www.americanamicable.com](http://www.americanamicable.com)  
Occidental Life Insurance Company of North Carolina • [www.occidentallife.com](http://www.occidentallife.com)  
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