



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

# The Accidental Death Protector

A Small Amount of Whole Life Insurance, plus Accidental Death Benefit Coverage

# Product Highlights

- Issue Ages (Age Nearest): 18 – 60
- Virtually *Guaranteed Issue* with good driving record and no participation in hazardous avocations
- *One rate* regardless of age, gender or tobacco use
- Level Premiums for 20 years
- *Return of Premium* in year 20
- Accidental Death Benefit *DOUBLES* over 20 year period
- Single Page Application
- Modal Factors:
  - Monthly: .093
  - Quarterly: .27
  - Semi-Annual: .53
- ADB coverage ends at age 100
- Great Compensation

Agent Use Only: Not for public distribution

# Coverage Options

	Option 1	Option 2	Option 3
Accidental Death Benefit	\$50,000	\$75,000	\$100,000
Doubles to*	\$100,000	\$150,000	\$200,000
Annual Premium	\$147.50	\$196.25	\$245.00
Monthly Premium	\$13.72	\$18.26	\$22.79
Return of Premium Benefit*	\$2,950	\$3,925	\$4,900
Life Death Benefit	\$125	\$188	\$250

\* At the end of the 20<sup>th</sup> policy year

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# Sales Materials

- Brochure (Form #9924)
- Agent Guide (Form #9926)
- Application (Form #9914)

## Underwriting

### Medical Information Bureau (MIB):

- Member Companies report conditions to MIB database during the underwriting process
- Our Company accesses the MIB database on all Golden Solution applications
- May trigger additional underwriting requirements (i.e. APS's, Exams, etc.)

### Motor Vehicle Report (MVR):

- MVR accessed on all Accidental Death Protector applications

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# One Question to Answer:

Within the past 3 years have you participated in, or intend to participate in aviation, hang gliding, mountain climbing, rodeo events, sky diving, scuba diving, organized racing of any kind, or had your driver's license suspended or revoked; or within the past 5 years have you been convicted of driving under the influence of alcohol or drugs?

# Marketing Opportunities

- Easy to sell
- Offer to clients who have been declined for other coverage / uninsurable clients
- Existing clients (add extra protection)
- Great door opener
- Employees in occupations such as:
  - Police
  - Firefighters
  - EMT's
  - Etc.

# The Accidental Death Protector

Questions?

Contact our Marketing Sales Team at:

marketingassistants@aatx.com  
(800) 736-7311 ext. 112

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