

PRODUCTS AT A GLANCE

AMERICAN AMICABLE LIFE/OCCIDENTAL LIFE/PIONEER AMERICAN/PIONEER SECURITY LIFE

Product Name	Easy Term	Golden Solution Final Expense	Family Solution	Classic Solution
<i>Product Type</i>	10, 20 & 30 Yr Term 20 & 30 Yr Term w/ROP	Whole Life	Whole Life	Single Premium Whole Life
<i>Issue Age</i>	10 yr = Ages 18-70 20 yr = Ages 18-65 30 yr = Ages 18-55	50 – 85 Age Last Birthday	0 – 49 Age Last Birthday	45 – 80 Age Last Birthday
<i>Minimum Face Amount</i>	\$25,000 or \$15 Mo Prem, whichever is greater	\$2,500	\$5,000	\$5,000
<i>Maximum Face Amount</i>	\$200,000	Max Immed 50-75 = \$25,000 Max Immed 76-85 = \$15,000 Max Graded 50-85 = \$15,000 Max ROP 50-85 = \$15,000	Max Immed 0-39 = \$35,000 40-45 = \$25,000 Max ROP 18-49 = \$15,000	\$250,000 (or \$150,000 net amount at risk)
<i>Policy Fee</i>	None	\$30 Annually	\$30 Annually	\$5,000 - \$9,999 = \$120 \$10,000+ = \$0
<i>Underwriting</i>	Simplified Issue No Exam Standard thru Table 4 3 to 5 Day Issue Time MIB Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check	Simplified Issue No Exam Phone Interview & Script Check MIB Check
<i>Riders</i>	Critical Illness Rider Disability Income Rider Children's Rider Waiver of Premium Accidental Death Benefit	Accidental Death Benefit Children's Insurance Agreement Grandchildren's Insurance Agreement	Spouse Term Rider Waiver of Premium Accidental Death Benefit Children's Insurance Agreement	
<i>Additional Features/Benefits</i>	Rates Guaranteed for Period Selected Return of Premium Available on 20 & 30 Yr Term Annually Renewable After Guarantee Period to Age 95	Immediate Death Benefit Available Graded Death Benefit Available (state specific) ROP Benefit Available (state specific) Cash Values for Emergency Use	Immediate Death Benefit Available ROP Benefit Available (state specific) Cash Values for Emergency Use	Accelerated Terminal Illness Accelerated Confined Care Beneficiary Guaranteed Insurability Immediate Increase in Estate Benefits Free of Federal Income Tax Bypasses Probate Guaranteed Death Benefit

PRODUCTS AT A GLANCE

AMERICAN AMICABLE LIFE / OCCIDENTAL LIFE / PIONEER AMERICAN / PIONEER SECURITY

Product Name	Financial Lifeline (I, II & III)	Val-U-Plus	OLIC 10-15-20 Term	Golden Guarantee
<i>Product Type</i>	Modified Whole Life w/Annuity Rider	Term Life w/Annuity Rider	Term Life	Graded Death Benefit Whole Life
<i>Issue Age</i>	18 – 65 Age Last Birthday	0 – 70 Non-Tobacco 16-70 Tobacco Age Last Birthday	18-70 Age Nearest Birthday (10& 20 Yr) 18-65 age nearest birthday (20 Yr)	40-85 NC, NJ, MD, SC
<i>Minimum Face Amount</i>	Min 18-55, \$50 Mo Prem Min 56-65, \$75 Mo Prem	\$10,000 or \$25 Mo Prem Whichever is Greater	\$100,000	\$2,000
<i>Maximum Face Amount</i>	\$150,000	N/A	N/A	\$15,000
<i>Policy Fee</i>	None	\$50 Annually	\$75 Annually	\$30 Annually
<i>Underwriting</i>	Simplified Issue No Exam Liberal Height & Weight Chart MIB Check Simple Yes/No Application	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	N/A
<i>Riders</i>	Family Ins Agreement Children’s Ins Agreement (I & II only) Accidental Death Benefit (I & II only) Waiver of Premium (I & II only) Guaranteed Insurability Rider (I only) Flexible Premium Deferred Annuity Rider Equity Advantage Annuity (AA & OLIC only)	Critical Illness Rider Disability Income Rider Guaranteed Additional Purchase Option Accidental Death Benefit Ten Year Term Rider Family Insurance Agreement Children’s Insurance Agreement	Accidental Death Benefit Waiver of Premium Disability Income Rider Family Plan Rider Child Rider	N/A
<i>Additional Features/Benefits</i>	Guaranteed Death Benefit Benefits Not Subject to Federal Income Tax Cash Value for Emergency Use	Guaranteed 10th Yr Options Unique Deposit Term with Built In Cash Accumulation	Guaranteed Rates for Period Selected Accelerated Benefit Rider	Guaranteed Issue Benefits Limited in the Event of Death During the 1st Two Years