



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

Golden Solution

Simplified Issue Whole Life

Policy Specs

- Issue Ages (Age Last Birthday): 50 – 85
- Minimum - \$2,500
- Maximum:

Ages	Immediate	Graded	ROP
50 – 75	\$35,000	\$20,000	\$20,000
76 – 85	\$20,000	\$20,000	\$20,000

- Premium Rate Classes:
 - Male / Female
 - Smoker / Non-Smoker
- Modal Factors
 - Monthly: .088
 - Quarterly: .262
 - Semi-Annual: .519
- Policy Fee
 - \$30 Annually (Fully Commissionable)

Agent Use Only: Not for public distribution

Golden Solution Versions

3 versions depending on how they health questions are answered

1. Immediate Death Benefit:

- Pays 100% of the face amount immediately upon death
- Issue Ages 50 – 75, Maximum Coverage: \$35,000
- Issue Ages 76 – 85, Maximum Coverage: \$20,000

2. Graded Death Benefit:

- Pays 30% of the death benefit if death occurs in 1st year, 70% in the 2nd year and 100% in the 3rd year and after
- Pays 100% for accidental death
- All Ages, Maximum Coverage: \$20,000

3. Return of Premium Death Benefit:

- If issue age is less than 65 and death occurs in the first 3 years, pays return of premium plus 10% interest
- If issue age is 65 or greater and death occurs in the first 2 years, pays return of premium plus 10% interest
- Pays 100% of face amount if accidental death
- All Ages, Maximum Coverage: \$20,000

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Golden Solution

Determining Eligibility

HEALTH INFORMATION

1. Are you currently hospitalized, confined to a bed or nursing facility, confined to a wheelchair due to chronic illness or disease, or using oxygen equipment to assist in breathing, or receiving Hospice Care? Yes No
2. Have you had or been medically advised to have an organ transplant, or have you been medically diagnosed as having metastatic cancer, Alzheimer's, dementia, mental incapacity, or have you been diagnosed, treated (including dialysis) or taken medication for renal insufficiency, kidney failure, liver failure, or respiratory failure? Yes No
3. Have you been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)? Yes No

If any answer to questions 1 through 3 is answered "Yes" the Proposed Insured is not eligible for any coverage.

If the answer is "yes" to any question above (1-3), then the applicant is not eligible for coverage.

Golden Solution

Determining Eligibility

4. Have you been medically diagnosed with diabetes combined with a medical history of any of the following: stroke, TIA, heart disease, heart attack, coronary artery bypass, angioplasty, circulatory disease, or peripheral vascular disease?..... Yes No
5. Have you taken insulin shots prior to age 50 or been treated for insulin shock or diabetic coma?..... Yes No
6. Have you ever been medically diagnosed, treated, or taken medication for congestive heart failure, cardiomyopathy, Lou Gehrig's disease, Huntington's disease, had an amputation caused by disease, or more than one occurrence of cancer (excluding basal or squamous cell skin cancer) in your lifetime? Yes No
7. Within the past 12 months have you:
- a. been medically diagnosed or treated for angina (chest pain), stroke or TIA, cirrhosis, Hepatitis C, chronic hepatitis, chronic pancreatitis, chronic obstructive pulmonary disease (COPD), emphysema, chronic bronchitis, or required oxygen equipment to assist in breathing? Yes No
- b. had a heart attack, aneurysm, heart valve surgery, coronary artery bypass surgery, angioplasty, or stent implant or had or been medically advised to have surgery for brain or heart disorders (including, but not limited to catheterization, a pacemaker insertion, defibrillator placement), or any procedure to improve circulation? Yes No
- c. been medically diagnosed, treated, or taken medication for internal cancer, lymphoma, melanoma, leukemia, or systemic lupus (SLE)? Yes No
- d. had any diagnostic testing, surgery, or hospitalization recommended by a medical professional which has not been completed or for which the results have not been received? Yes No
- e. used illegal drugs or abused alcohol or drugs, or had or been recommended to have treatment or counseling for alcohol or drug use, or been convicted of any felony or driving under the influence of alcohol or drugs? Yes No

If any answer to questions 4 through 7 is answered "Yes" the Proposed Insured should apply for the Return of Premium Death Benefit Plan.

If the answer is "yes" to any question above (4-7), then the applicant is eligible for the **ROP Death Benefit** only.

Golden Solution

Determining Eligibility

8. Within the past 24 months have you been medically diagnosed or treated, or hospitalized for:
- a. stroke, angina (chest pain), heart attack, aneurysm, heart or circulatory surgery or any procedure to improve circulation? ... Yes No
 - b. or taken medication for internal cancer, leukemia, melanoma, emphysema, chronic bronchitis, chronic obstructive pulmonary disease (COPD), ulcerative colitis, cirrhosis, Hepatitis C, liver disease?..... Yes No
 - c. paralysis of two or more extremities or any neuro-muscular disease (including, but not limited to cerebral palsy, multiple sclerosis, seizures, or Parkinson's disease)? Yes No

If any answer to question 8 is answered "Yes" the Proposed Insured should apply for the Graded Death Benefit Plan.

If the answer is "yes" to any question above (8), then the applicant is eligible for the Graded Death Benefit.

Golden Solution

Determining Eligibility

If all the health questions on the application (1-8) are answered "No", then the applicant should apply for Immediate Death Benefit.

Golden Solution – Available Riders

Grandchild Rider (Also Covers Great Grandchildren:

- Provides up to \$5,000 per unit (max of 2 unites) on each grandchild through age 20
- No limit to the # of grandchildren that can be covered
- Convertible to an individual policy for up to 5 times the base coverage amount (Guarantee Insurability)
- \$12.00 per unit annually, per grandchild
- Issue Ages Grandchildren: 180 days - 15 years
- Issue Ages Primary Insured: 50 - 80
- In the event of the death of the Primary Insured, the coverage under this rider will be "Paid Up"*

* This feature of this rider is available only on Immediate and Graded Death Benefit plans (Rider Form #9579); Not available on the ROP Death Benefit plan (Rider Form #9581)

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Golden Solution – Available Riders

Children's Insurance Agreement*:

- Provides \$3,000 per unit (max of 2 units) on children until age 25 or Primary Insured is age 65
- Convertible at a rate of up to 5 times the CIA coverage
- \$8.50 per unit annually
- Issue Ages Children: 15 days - 17 years
- Issue Ages Primary Insured: 50 - 60
- Benefit expires at Primary Insured's age 65 or the child's age 25 (whichever is earlier)

Accidental Death Benefit*:

- Provides an additional amount of benefit if death is the result of an accident
- Issue Ages: 50 – 80
- Minimum: \$2,500
- Maximum: Equal to the face amount of the policy
- Benefit expires at age 100

* Not available with Return of Premium Plan

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No Cost Benefits Included

Terminal Illness Accelerated Benefit Rider:

- Can receive up to 100% of the death benefit when insured has a life expectancy of 12 months or less.
- Requires disclosure form (9474). A copy of form is left with the applicant; no signature requirements.

Accelerated Benefits Rider – Confined Care*:

- Full time, permanent residence in nursing home
- Fixed monthly payment of 5% of face amount
- Requires disclosure form (9761). A copy of form is left with applicant; no signature requirements.

* Available on the Immediate Death Benefit Plan ONLY

Golden Solution - Riders

Checklist

Rider Name:	Immediate	Graded	ROP
Grandchild	Y	Y	Y
Child Rider	Y	Y	N/A
Accidental Death	Y	Y	N/A
Terminal Illness*	Y	Y	Y
Confined Care*	Y	N/A	N/A

* No additional charge

Golden Solution Sales Materials

- Brochure (Form #9756)
- Agent Guide (Form #9507)
- Application (Form #9466)
- HIPPA (Form #9526)
- Quick Quotes Sheets (Form #9521)
- Terminal Illness Accelerated Benefit Rider Disclosure (Form #9474)
- Confined Care Rider Brochure (Form #9789)
- Accelerated Benefits Rider – Confined Care Disclosure (Form #9761)
- “Eight Reason” Brochure (Form #9612)
- Grandchild Rider Brochure (Form #9614)

Supplies may be ordered online at the Company website or by calling the Company

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Golden Solution Customer Benefits

- Simplified Issue / Simplified Underwriting
 - Telephone verification interview required on Immediate and Graded Death Benefit applications (Preferably to be completed at Point-of-Sale)
 - Telephone verification interview is NOT required on the Return of Premium Death Benefit
 - Interviews can be completed in multiple languages
- No medical exams or blood work required
- Affordable rates that will not increase
- Benefits passed to beneficiary federal income tax free

Golden Solution - Underwriting

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 (Golden Solution)
- 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

Golden Solution – Underwriting

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

App Completion/Submission

- Good field underwriting is essential to avoid unnecessary underwriting delays
- Always fully complete all required sections and questions
- Provide complete details to “Yes” answers on health questions
- List any medications currently taken and their associated conditions
- If additional space is needed for details regarding health questions or medications, please provide on a separate sheet of paper and submit with application
- Telephone interview completed at point of sale – always answer “Yes” or “No” and provide applicant’s phone number
- Applications can be submitted via scanning, faxing or mailing

Golden Solution – 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.)

Pharmaceutical Database Check:

- Check of National Pharmacy Databases
- Databases are checked on every Golden Solution applications
- Provides information on medications/prescriptions taken by the Applicant
- May trigger additional underwriting requirements (i.e. APS's, Exams, etc.)

Golden Solution – Underwriting

Re-Writes on Same Insured:

If a second application is written on the same individual (1) within 6 months of the first policy being issued or (2) which increases the face amount to the maximum allowable for that age, medical records will be ordered on that individual by the Underwriting Department.

Golden Solution – Summary

- Simplified Issue Whole Life (No Medical Exam Required)
- Simple “Yes/No” application (1 page)
- No medical exam or blood work required
- 3 Versions:
 - Immediate Death Benefit
 - Graded Death Benefit
 - Return of Premium Death Benefit
- Optional Grandchild / Great-Grandchild Rider
- Optional Child Rider and Accidental Death Benefit Rider
- Benefits are passed to beneficiary federal income tax free