

# Easy Term



## New Policy Fee & Enhanced Return of Premium Plan

Due to the current financial environment we are adding a **fully commissionable** \$60 policy fee to our Easy Term products. Please note that it has been filed and approved in all states EXCEPT Massachusetts, Minnesota, and Washington (you can continue selling the current Easy Term in these states until further notice). Starting with all applications **dated. . . . . August 1, 2012,** you will need to include the policy fee in your premium calculations. We are giving you advance notice so that you can order new supplies (we have updated our software, Quick Quote sheets, agent guide, sales brochures, etc.). Please don't hesitate to contact our Marketing Sales team with any questions at 800.736.7311 ext. 112 or email us at [marketingassistants@aatx.com](mailto:marketingassistants@aatx.com). Even with this policy fee the Easy Term plans remain one of the most competitive non-med term products available in the marketplace!!

Along with the introduction of the policy fee, we are also able to announce an enhancement to the Return of Premium Plan. Now this plan is a **TRUE ROP as it returns the base premium, the ROP premium, the policy fee and any modal premium!!** The rates per thousand for the ROP plan have remained unchanged. The new version of ROP will be available with applications **dated August 1, 2012,** in all states except those previously listed above.

### Check out these exciting product highlights:

- 10, 20, 30 Year Level Term Plans
- Competitive Premiums
- 3 day turnaround time or less
- 20 year and 30 year Return of Premium option (which returns the base premiums, ROP premiums, policy fee and any modal premium!) A true ROP!
- Simplified Issue
- No Medical Exam or Blood Required
- Up to \$250,000 Death Benefit
- Simple One Page Application
- Optional Riders, including Critical Illness and Disability Income Riders, available at an additional cost
- Additional Benefits, including Terminal Illness and Confined Care

### Reminder:

The new policy fee will be effective with all Easy Term applications **dated August 1, 2012** and later.

### Example 1:

Easy Term case submitted with a July 31, 2012 application date. This case **WILL NOT** have the \$60 policy fee.

### Example 2:

Easy Term case submitted with a August 1, 2012 application date. This case **WILL** have the new \$60 policy fee.

American-Amicable Life Insurance Company of Texas  
Occidental Life Insurance Company of North Carolina  
Pioneer American Insurance Company  
Pioneer Security Life Insurance Company

Questions?  
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