



The  
Young American  
Whole Life  
Issue Ages 0 - 19



The American Home Life  
Insurance Company

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# The Young American Whole Life

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# The Young American Whole Life

- ☆ Level Premium Permanent Life Insurance
- ☆ Policy Fee \$84.00
- ☆ Male and Female Rates
- ☆ Minimum Amount \$5,000
- ☆ Issue Ages (age nearest) 0 - 19
- ☆ Dividends Projected at Current Rates  
(Not Guaranteed)
- ☆ Provides Guaranteed Cash Value & Paid-Up Insurance
  
- ☆ Policy Loan Provision - Guaranteed Loan with  
Variable Interest Rate
  
- ☆ Additional Benefits:  
Accelerated Benefit Rider (ABR)  
Waiver of Premium (WP)  
Accidental Death Benefit (ADB)  
Guaranteed Insurability Benefit (GIB)  
Paid Up Additions Rider (PARider)
  
- ☆ Premium Modes:  
Annual  
Semi-Annual (.52)  
Quarterly (.265)  
Monthly Automatic (.0875)
  
- ☆ Amounts over \$100,000, contact Home Office.

**YOUNG AMERICAN WHOLE LIFE  
RATES PER \$1,000  
MALE**

MINIMUM \$5,000 POLICY FEE \$84.00

AGE	LIFE	Waiver of Premium
0	3.38	0
1	3.48	0
2	3.60	0
3	3.73	0
4	3.87	0
5	4.01	0
6	4.16	0
7	4.32	0
8	4.49	0
9	4.66	0
10	4.84	0
11	5.03	0
12	5.22	0
13	5.42	0
14	5.63	0
15	5.84	0.22
16	6.05	0.22
17	6.27	0.23
18	6.49	0.23
19	6.72	0.24

**YOUNG AMERICAN WHOLE LIFE  
RATES PER \$1,000  
FEMALE**

MINIMUM \$5,000 POLICY FEE \$84.00

AGE	LIFE	Waiver of Premium
0	2.86	0
1	2.95	0
2	3.05	0
3	3.16	0
4	3.28	0
5	3.40	0
6	3.52	0
7	3.65	0
8	3.78	0
9	3.92	0
10	4.07	0
11	4.22	0
12	4.38	0
13	4.55	0
14	4.72	0
15	4.90	0.21
16	5.08	0.22
17	5.27	0.23
18	5.47	0.23
19	5.68	0.24

**YOUNG AMERICAN WHOLE LIFE**

**Values Per \$1,000**

**MALE**

10TH YEAR VALUES					15TH YEAR VALUES				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	15	170	24	2	0	39	365	38	4
1	17	184	23	2	1	42	372	37	4
2	19	192	22	2	2	43	375	36	4
3	20	199	21	2	3	45	377	35	4
4	21	203	21	2	4	46	377	35	4
5	22	206	20	2	5	48	377	34	4
6	23	208	20	2	6	49	377	33	4
7	24	210	19	2	7	51	377	33	4
8	25	210	19	2	8	53	377	32	5
9	26	210	18	2	9	55	377	32	5
10	27	210	18	2	10	57	377	32	5
11	28	210	18	2	11	58	377	31	5
12	29	210	17	2	12	61	378	31	5
13	30	211	17	2	13	63	378	31	5
14	31	212	17	2	14	65	380	31	5
15	32	214	16	2	15	68	382	31	5
16	34	217	16	3	16	71	385	31	6
17	35	220	16	3	17	74	388	31	6
18	37	223	16	3	18	77	393	31	6
19	39	228	16	3	19	81	397	31	6

**YOUNG AMERICAN WHOLE LIFE**

**Values Per \$1,000**

**MALE**

20TH YEAR VALUES					VALUES AT AGE 65				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	66	521	55	7	0	513	941	335	183
1	69	523	54	7	1	512	939	328	179
2	71	523	53	7	2	510	937	320	174
3	73	523	53	7	3	509	934	312	170
4	76	523	52	8	4	508	931	305	166
5	78	522	51	8	5	506	929	297	162
6	81	522	51	8	6	505	926	290	158
7	84	521	50	8	7	503	923	283	154
8	86	521	50	8	8	501	919	275	150
9	89	521	50	9	9	499	916	269	147
10	92	521	49	9	10	497	913	262	143
11	96	522	49	9	11	495	909	255	139
12	99	522	49	9	12	493	905	248	135
13	103	524	49	10	13	491	901	242	132
14	107	526	49	10	14	489	897	236	128
15	111	528	49	10	15	487	893	229	125
16	116	531	49	11	16	485	889	223	122
17	121	534	49	11	17	482	885	218	119
18	126	538	50	12	18	480	881	212	116
19	131	542	50	12	19	478	876	206	112

**YOUNG AMERICAN WHOLE LIFE**

**Values Per \$1,000**

**FEMALE**

10TH YEAR VALUES					15TH YEAR VALUES				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	12	152	28	2	0	32	355	42	4
1	13	162	27	2	1	34	361	41	4
2	14	170	26	2	2	36	365	40	4
3	15	176	25	2	3	37	367	40	4
4	16	181	24	2	4	39	370	38	4
5	17	185	23	2	5	40	372	38	4
6	18	189	23	2	6	42	374	37	4
7	19	193	22	2	7	44	376	36	4
8	20	196	21	2	8	46	378	36	4
9	21	200	21	2	9	48	381	35	4
10	22	203	20	2	10	50	383	34	4
11	23	206	20	2	11	52	385	34	5
12	24	209	19	2	12	54	387	34	5
13	26	213	19	2	13	56	390	33	5
14	27	216	19	2	14	59	392	33	5
15	29	220	18	2	15	61	395	33	5
16	30	224	18	2	16	64	398	33	5
17	32	228	18	2	17	67	401	33	5
18	33	232	18	3	18	70	404	33	6
19	35	235	18	3	19	73	406	33	6

**YOUNG AMERICAN WHOLE LIFE**

**Values Per \$1,000**

**FEMALE**

20TH YEAR VALUES					VALUES AT AGE 65				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	57	524	60	7	0	455	938	347	168
1	59	526	59	7	1	454	936	339	165
2	62	527	58	7	2	453	933	331	161
3	64	528	57	7	3	451	930	323	157
4	66	529	56	7	4	450	928	315	153
5	69	530	55	7	5	449	925	307	149
6	71	530	55	7	6	447	922	299	145
7	74	532	54	8	7	446	919	291	141
8	77	532	54	8	8	444	915	284	138
9	80	533	53	8	9	442	912	277	134
10	83	534	53	8	10	441	908	270	131
11	86	536	53	8	11	439	905	263	128
12	90	537	52	9	12	437	901	256	124
13	93	538	52	9	13	435	897	249	121
14	97	540	52	9	14	433	893	243	118
15	100	542	52	10	15	431	888	236	115
16	104	543	52	10	16	429	884	229	111
17	108	545	52	10	17	426	879	223	108
18	113	547	52	11	18	424	874	217	105
19	117	549	53	11	19	422	869	211	103

# ADDITIONAL BENEFITS AVAILABLE

Additional Benefits can be added to a Whole Life Policy. Most require additional premium. These benefits are listed below: (See the Additional Benefits pamphlet for more information.)

## Waiver of Premium (WP)

Waiver of Premium continues your insurance during total disability lasting 6 months or more prior to age 60. Waiver of premium is available at issue ages 15-19.

## Accidental Death Benefit (ADB)

Accidental Death Benefit provides for the payment of an additional benefit amount in the event of the death of the insured as a direct result of accidental bodily injuries.

This benefit is available at issue ages:

5-9 Maximum of \$10,000

10-14 Maximum of \$20,000

## Accelerated Benefit Rider (ABR)

The Accelerated Benefit Rider enables the owner of the policy to claim a portion of the policy's death benefit prior to the death of the insured, if the insured is diagnosed as having a "terminal illness".

## Guaranteed Insurability Benefit (GIB)

The Guaranteed Insurability Benefit guarantees that you, as the primary insured, have the option to purchase additional insurance without evidence