



The American Home Life Insurance Company
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Insurance Protection.....

When you need it most

**Term Life Insurance from American Home Life
Insurance Company**

Protection + Economy

There are times when our financial obligations seem overwhelming - mortgage payments, children to raise and educate, loans to repay and, perhaps, business expenses. At times like these, we realize that so much depends on us. Our life insurance needs may be greatest when our budgets are stretched.



We want to protect the things that are most important to us. We want loved ones and business partners to be able to take care of financial obligations if we are gone. We need maximum life insurance protection, at the lowest possible cost.

At times like this, we need **Term Life Insurance**. Because it is in force for a specified period of time, term life insurance costs less than comparable permanent plans. With term, you can actually have more coverage for less premium.



NovaTerm

Death benefits stay the same each year as long as your plan is in force. Choose from plans of 10 or 20 years. *Preferred* rates are available. Minimum issue amount is \$100,000. Nova Term policies can be converted at any time, while in force, until the policy anniversary on which the insured is attained age 70 or during the initial term period, whichever comes first. They may be converted to any plan of permanent insurance being offered by American Home Life at that time. See how economical this coverage can be.

My Term Life Insurance Plan

*Nova Term Policy

NovaTerm \$ _____

- Ten Years
 Twenty Years

Additional Benefits

- Accidental Death Benefit (Nova Term)* *Children's Term Insurance Benefit (Nova Term)*
 Death Benefit \$ _____ Death Benefit \$ _____
- Waiver of Premium (Nova Term)* *Accelerated Benefit Rider*** (Nova Term)*

* Not valid without the life insurance policy computer illustration.

See your tax advisor for specifics about how this product affects your tax situation. Neither American Home Life nor any of its representatives give tax, legal or investment advice.

Policy Form: ICC19 NTI in all states except FL, ND and SD.

Policy Form: 19 NTI (state variations for ND and SD).

Policy Form: 21 NTI (state variation for FL)

Your American Home Life Representative

Date