

My Whole Life Plan

American
 Young American
 Value Whole Life

PARider
 ADB
 WP
 ABR
 GIB
 CTIB

Guaranteed Premium \$ _____ Guaranteed Death Benefit \$ _____

Guaranteed Cash Value	Projected Cash Value
10 Years \$ _____	10 Years \$ _____
20 Years \$ _____	20 Years \$ _____

- *Projected values are based on the payment of dividends, which are not guaranteed.
- *Not valid without the life insurance policy computer illustration.
- *Neither American Home Life nor any of its representatives give tax, legal or investment advice.
- *See your tax advisor for specifics about how this product affects your tax situation.
- *For use with Forms ICC19 WL, ICC21 LCWL, ICC21 APRLP and ICC21 APRSP.
- *For use with Forms 19 WL, 21 WL, 21 LCWL, 21 APRLP and 21 APRSP (state variations FL, ND and SD).

Your AHL Representative: _____ Agent No. _____ Date: _____

For the benefit of those who trust in us...

These words from our corporate mission statement describe how we conduct our business. We are a mutual insurance company, owned by our policyholders and operated with their interests in mind. From our founding in 1909, we have been committed to providing policyholders with the finest life insurance products and services. Our financial strength ensures that we will fulfill our obligations *on time, in full, as promised.*



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A LIFETIME OF PROTECTION



Something Permanent in a Lifetime of Change

- ◆ Coverage is Permanent
- ◆ Death Benefits are Guaranteed
- ◆ Premiums are Guaranteed
- ◆ Cash Values are Guaranteed
- ◆ Dividends (non-guaranteed)

The American Home Life Insurance Company
Topeka, Kansas

Life is full of changes. At each stage of life, we have new dreams, new plans and new financial challenges. For protection during a lifetime of change, there is Whole Life Insurance...



Starting a Program

Starting an insurance program early in life keeps premiums low and insures that children or grandchildren will always have coverage, even if their health changes. And, the cash values of whole life insurance will be there to help them when they need financial assistance.

Protecting Your Family

A family and home bring new joys and new responsibilities. The death benefit of a whole life plan will be there to help your family meet financial obligations, like unpaid medical expenses or mortgage payments. You will have the peace of mind that comes from knowing that financial obligations will be met.



Protecting Your Business

If you own a business, you probably want to keep it in your family or keep it going if you or a partner dies. Or, you may want to create a plan to help you retire from your business. Whole life insurance can help.

Retirement Planning

The cash values of a whole life policy are something you can count on. Our policies show how much guaranteed cash value you will have at various points in time. The dividends we pay, while not guaranteed, will add to your values or increase your insurance estate. Your values can be annuitized to supplement your retirement income.



Your Legacy

You work and save over a lifetime to protect your loved ones and give the next generation something you did not have. Whole life insurance will be there to pay medical bills and funeral expenses. It can be your insurance estate - free of income taxes and probate expense.



Whole life is one of the oldest forms of Life Insurance and the most enduring. Its features make it a good choice for financial protection at all stages of life...

◆ Our Outstanding Whole Life Products ◆

American Whole Life

Guaranteed death benefits, premiums and cash values for the lifetime of the insured. Our policy is eligible for dividends. Take dividends in cash, use them to reduce premiums, leave them on deposit to grow at interest, or use them to increase policy death benefits. For adults ages 20-85 (age nearest). Great for all insurance needs. *Minimum amount \$5,000.*

Young American Whole Life

Guaranteed death benefits, premiums and cash values for the lifetime of the insured. Eligible for dividends. For young people ages 0-19 (age nearest). *Start a life insurance program for children or grandchildren. Minimum amount \$5,000.*

Value Whole Life

The Value Whole Life policy provides level whole life insurance coverage, but Value Whole Life has been designed to provide this coverage at a cost lower than our American Whole Life policy. The death benefits and premiums are level throughout the life of the contract. It is a participating life insurance plan eligible for dividends, while the policy is in force. The amount of dividend, if any, will be set each year by the Company. Dividends, if any, are payable at the end of each policy year if premiums for the year are paid in full. **Due to the premiums charged for the Value Whole Life policy it is unlikely that a dividend will ever be declared.** For adults ages 20-85 (age nearest). Minimum amount \$25,000.

◆ Riders Available for Whole Life ◆

PARider Paid Up Additions Rider

Single premium whole life as a rider to the *American, Young American* and *Value* Whole Life plans. Can be purchased with a one time premium or regular premiums. Guaranteed paid up death benefits and cash values. Eligible for dividends. Use dividends to increase coverage. *Increases total policy death benefits and cash values.*

Accidental Death Benefit (ADB)

Pays an additional benefit in the event of your death as the direct result of an accident. This benefit is available at issue ages 5-60 (age nearest).

Waiver of Premium (WP)

Continues your insurance during total disability lasting 6 months or more prior to age 60. WP is available ages 15-55 (age nearest).

Accelerated Benefit Rider (ABR)

This benefit enables the owner of an American Home Life policy to claim a portion of the policy's death benefit prior to the death of the insured. Available at issue. *There is no premium for the ABR benefit until it is claimed.*

Guaranteed Insurability Benefit (GIB)

Gives you the option to purchase additional insurance, without evidence of insurability, on six different option dates in the future. *Available from age 0 to 39 (age nearest). Minimum - \$5,000 and Maximum - \$25,000.*

Children's Term Insurance Benefit (CTIB)

Provides level term insurance on each child who is a member of your household and is named in your application for coverage. Children aged 15 days or more of age, but have not reached their 21st birthday, are eligible for this benefit. *Coverage available from one unit of \$1,000 to 10 units of \$10,000. Annual premium per unit is \$10.*