American Home Life Product Portfolio

American Whole Life (American) (Young American)	Traditional participating whole life insurance with guaranteed premiums, death benefits, and cash values. PUA and term riders available. Minimum issue \$5,000.
Value Whole Life	Low cost whole life insurance with guaranteed premiums, death benefits and cash values. PUA and term riders available. Minimum issue \$25,000.
Single Premium Whole Life (American Legacy) (Young American Legacy)	Traditional participating whole life insurance requiring one premium payment. Guaranteed death benefit and cash values. Minimum issue \$5,000.
Final Expense Level Pay (GuideStar) Immediate Death Benefit Graded Death Benefit	Simplified whole life insurance for final expenses. Limited underwriting, short- form application. Guaranteed premiums and cash values. Minimum issue \$1,000.
Final Expense Limited Pay (GuideStar) Single Premium, Five Pay, Ten Pay	Same great GuideStar policy but with shorter premium paying periods. Guaranteed premiums, death benefit and cash values. Limited underwriting, short-form application. Minimum issue \$1,000.
Lifetime Term	Term life insurance to age 100. Guaranteed level premiums to age 100. Convertible to age 70. Minimum issue \$50,000.
Nova Term 10 Year,15 Year, 20 Year, 30 Year Level Terms	Term life insurance with guaranteed premiums and death benefit. Re-entry provision. Convertible to age 70. Minimum issue \$100,000.

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American Home Life

PRODUCT PORTFOLIO

Twenty Year Level Term	Term life insurance with low minimum issue of \$2,500. Convertible to whole life. Maximum issue \$99,999.
Ten Year Level Term	Term life insurance with low minimum issue of \$2,500. Convertible to whole life. Maximum issue \$99,999.
Children's Term (New Generation Plan)	Single premium level term insurance for an individual child. Coverage expires at age 21. Convertible to five times the death benefit at age 21. Minimum issue \$5,000. Maximum issue \$10,000.
Preneed Funeral Products For Funeral Service Professionals	Simple and easy to use preneed life insurance and annuity funding plans offered through independent funeral homes.
Fixed Annuities	Single Premium Deferred Annuity. Five year surrender period. Minimum contribution \$10,000. Maximum contribution \$1,000,000. No surrender fee for withdrawal of earned and credited interest subject to certain conditions. Ages 0-85. Non-Qualified plans only.
	Flexible Premium Deferred Annuity I. Five year surrender period. Minimum contribution \$25.00 planned periodic contributions by monthly bank draft to equal \$300.00 per contract year. Maximum initial contribution \$1,000,000. Maximum additional contributions \$10,000 aggregate per contract year. No surrender fee for withdrawal of earned and credited interest subject to certain conditions. Ages 0-85. Qualified and Non-Qualified plans available.
	Flexible Premium Deferred Annuity II. Nine year surrender period. Minimum contribution \$25.00 planned periodic contributions by monthly bank draft to equal \$300.00 per contract year. Maximum initial contribution \$1,000,000. Maximum additional contributions \$10,000 aggregate per contract year. No surrender fee on limited withdrawals subject to certain conditions. Ages 0-80. Qualified and Non-Qualified plans available.

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