

**Annuities** are contracts that accumulate funds at interest and pay the accumulated funds back in a manner specified by the annuitant. During the *accumulation period*, 100% of each year's earnings are compounded. During the *annuity period*, we will make a series of periodic payments, to begin on a specific date and continue for a fixed period or for the lifetime of the annuitant.

**Contributions** to our Flexible Premium Deferred Annuity can be made in a single payment or a series of payments that vary in frequency and amount. Contributions can be as little as \$300 annually (or \$25.00 per month) up to a maximum total contribution of \$250,000.

**Tax Deferred Growth** is an important feature of our Flexible Premium Deferred Annuity. During the accumulation period, all earnings are tax-deferred. When you take payments from your annuity, only the earnings portion of each payment will be taxed as ordinary income. Since most people receive annuity income after they retire, they pay taxes at a lower rate.

**Issue Ages - 0-85**

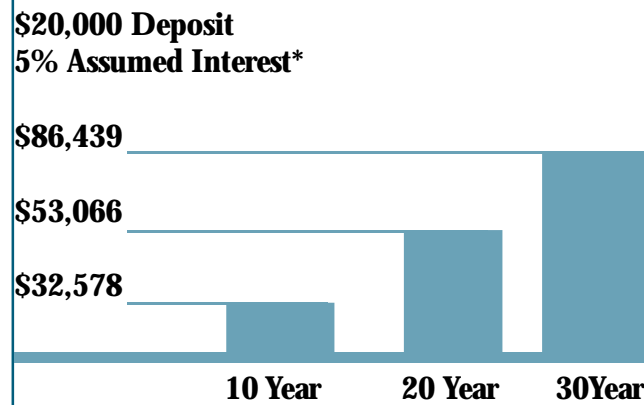
**Minimum Premium - \$300 per year**

**Maximum Premium - \$250,000 Total**

**Access** to your money during the accumulation period is possible. Our Flexible Premium Deferred Annuity is designed for retirement savings. We recommend that the funds in your annuity be left to compound and grow. However, you may take early withdrawals of *interest earnings* without surrender charges. Interest can be withdrawn on a quarterly basis, if you have a minimum account balance of \$10,000. There may be tax penalties. Consult your tax professional for advice.

**Rollovers** are transfers of money from pensions and profit-sharing plans to our Flexible Premium Deferred Annuity. You can make a rollover to our tax qualified plan *without incurring taxes or penalties*.

The following chart illustrates the accumulation of funds in a deferred annuity, assuming a hypothetical \$20,000 deposit and a 5% crediting rate:



#### Premature Distribution

Any withdrawal before age 59½ will be considered a premature distribution and may be subject to a 10% federal tax penalty and income taxation. Consult your tax professional for advice.

**Safety** is another feature of our Flexible Premium Deferred Annuity. It is a *fixed annuity*, which means that it is a fully guaranteed contract, the interest and the amount of benefit payments are guaranteed. We guarantee a *current* rate of interest for each calendar year. The current interest rate may change from year to year. In addition, we guarantee a *minimum* rate of interest. It is 3% for the life of the contract.

#### Interest Rate History

Year	Month	*Rate	Effective Months
1995	January	6.75%	12
1996	January	5.65%	12
1997	January	5.65%	12
1998	January	5.65%	12
1999	January	5.50%	12
2000	January	5.70%	7
2000	August	6.30%	17
2002	January	5.75%	12
2003	January	5.00%	12
2004	January	4.25%	

\*Prior interest rates provided for informational purposes only and are not to be used to predict future interest rate levels.

#### Early Surrender Charges

Policy Year:	1	2	3	4	5
Withdrawal Charge:	8%	7%	6%	4%	2%
Sixth year and later:	No charge				

**No front-end Loading.** 100% of each contribution you make will be credited to cash value and begin earning interest immediately at the current rate declared by the company. However, there is a five year surrender period, during which there will be an interest penalty for withdrawal.

**Income options** are available. These options allow you to choose a schedule of payments that fits your income needs.

- \*Life Income
- \*Period Certain
- \*Life Income with Period Certain

**Death Benefits** are payable if the annuitant dies. If death occurs during the accumulation period, we will waive all surrender charges and pay the entire cash value to the beneficiary. If death occurs during the annuity period, we will pay the remaining funds in the annuity to a beneficiary in one lump sum or continue to make annuity payments as specified in the contract.

Let your American Home Life agent help you start an annuity plan and help you reach your financial objectives.

Policy Form 01 FPDA  
Traditional IRA Endorsement Endann 01 IR-TRAD;  
Roth IRA Endorsement Endann 01IR-ROTH, and  
state variations.

FPA-1

## The American Home Life Insurance Company

Founded in Topeka, Kansas in  
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