

2004 President's Club Meeting

April 10 - 14, 2005
Windsor Court
New Orleans, Louisiana



QUALIFICATION PERIOD

The qualification period will be twelve months; from January 1, 2004 to December 31, 2004.

MANAGEMENT OF THE PRESIDENT'S CLUB

The management of the President's Club will be the responsibility of the Marketing Department of American Home Life.

ELIGIBILITY

The Qualified Agent or General Agent must be under contract with the Company at the time of the President's Club Meeting and must attend the meeting to receive President's Club benefits. Cash in lieu of the expenses to attend the meeting will not be due or paid to the qualified member.

PRESIDENT'S CLUB MEETING

Qualified members of the 2004 President's Club will earn an all-expense paid trip (including spouse or guest) to attend the President's Club Meeting at the Windsor Court in New Orleans, Louisiana. The dates of the meeting will be April 10 to 14, 2005.

QUALIFICATION REQUIREMENTS

Minimum Number of Lives	Issued and Paid Annualized Life Premium
18	\$40,000

PERSISTENCY REQUIREMENT

2004 Business --- No less than 90%
(85% Final Expense Business)

2003 Business --- No less than 75%
(70% Final Expense Business)

No qualification pro rata. No buy-in qualification. Five percent (5%) credit for first year collected PARider premium. Nine percent (9%) credit for single premium products. Five percent (5%) credit for first year collected annuity premium.

No premium credit for life business written on the Agent or General Agent's own life or members of their immediate family.

WHAT YOUR TRIP INCLUDES

Round trip air transportation for two to New Orleans, Louisiana via regularly scheduled airline. Round trip ground transportation for two from the airport to the Windsor Court.

Four nights accommodations at the Windsor Court.

Welcome reception

Hospitality suites

Banquet and awards presentation

Dining -- on and off property

Visit www.windsorcourthotel.com.