

10-YLTPOLICY & RIDER (CURRENT & RE-ENTRY)									
PREMIUM RATES PER \$1,000									
POLICY FEE: \$73.00					MINIMUM: \$2,500				
A G E	MALE				A G E	FEMALE			
	REGULAR		NON-SMOKER			REGULAR		NON-SMOKER	
	LIFE	W.P.	LIFE	W.P.		LIFE	W.P.	LIFE	W.P.
20	\$1.67	\$.13	\$.89	\$.12	20	\$.90	\$.08	\$.50	\$.07
21	1.67	.13	.89	.13	21	.91	.08	.51	.08
22	1.67	.14	.89	.13	22	.94	.08	.52	.08
23	1.67	.14	.89	.13	23	.97	.08	.54	.08
24	1.68	.14	.89	.13	24	1.01	.09	.56	.08
25	1.70	.14	.89	.14	25	1.06	.09	.59	.09
26	1.72	.14	.92	.14	26	1.11	.10	.62	.10
27	1.75	.15	.94	.15	27	1.17	.10	.66	.10
28	1.79	.15	.97	.15	28	1.23	.11	.70	.11
29	1.85	.15	.99	.15	29	1.31	.12	.75	.12
30	1.92	.18	1.02	.16	30	1.41	.13	.79	.12
31	2.01	.19	1.05	.16	31	1.51	.14	.84	.13
32	2.12	.20	1.09	.17	32	1.61	.15	.88	.14
33	2.24	.21	1.14	.18	33	1.72	.16	.93	.14
34	2.38	.24	1.20	.19	34	1.84	.19	.98	.15
35	2.53	.26	1.27	.21	35	1.97	.20	1.04	.17
36	2.70	.30	1.35	.23	36	2.12	.24	1.10	.19
37	2.90	.35	1.45	.27	37	2.29	.28	1.17	.22
38	3.13	.41	1.56	.30	38	2.48	.33	1.25	.24
39	3.40	.45	1.67	.34	39	2.70	.36	1.34	.27
40	3.72	.49	1.78	.36	40	2.94	.39	1.43	.29
41	4.08	.54	1.90	.37	41	3.18	.42	1.53	.30
42	4.47	.54	2.04	.37	42	3.42	.42	1.62	.30
43	4.89	.54	2.20	.38	43	3.67	.42	1.72	.30
44	5.35	.54	2.38	.39	44	3.93	.42	1.81	.30
45	5.84	.59	2.58	.39	45	4.21	.43	1.91	.30
46	6.36	.64	2.77	.42	46	4.49	.45	2.02	.31
47	6.90	.64	2.95	.45	47	4.79	.45	2.13	.32
48	7.46	.68	3.14	.45	48	5.11	.46	2.24	.32
49	8.03	.73	3.34	.47	49	5.45	.50	2.36	.34
50	8.62	.78	3.56	.47	50	5.81	.53	2.49	.34
51	9.25	.84	3.81	.50	51	6.18	.56	2.62	.35
52	9.95	.90	4.10	.54	52	6.57	.60	2.77	.37
53	10.75	.97	4.44	.58	53	6.98	.63	2.94	.39
54	11.68	1.06	4.83	.63	54	7.41	.67	3.14	.41
55	12.74	1.41	5.26	.74	55	7.87	.87	3.36	.48
56	13.80		5.72		56	8.37		3.59	
57	14.86		6.22		57	8.91		3.84	
58	15.96		6.76		58	9.48		4.11	
59	17.16		7.35		59	10.06		4.42	
60	18.52		8.00		60	10.65		4.75	
61	20.08		8.74		61	11.24		5.08	
62	21.84		9.60		62	11.85		5.42	
63	23.80		10.61		63	12.48		5.79	
64	26.00		11.81		64	13.13		6.20	
65	28.49		13.26		65	13.80		6.65	
66	31.18		14.94		66	14.53		7.14	
67	34.07		16.82		67	15.39		7.69	
68	37.16		18.87		68	16.47		8.35	
69	40.45		21.07		69	17.87		9.26	
70	43.95		23.42		70	19.70		10.74	

In Montana, Use Male Rates Only.  
Rider not available in Illinois.

10-YLTPOLICY & RIDER YEARS 11+ (ART RATES)									
PREMIUM RATES PER \$1,000									
POLICY FEE: \$73.00					MINIMUM: \$2,500				
A G E	MALE				A G E	FEMALE			
	REGULAR		NON-SMOKER			REGULAR		NON-SMOKER	
	LIFE	W.P.	LIFE	W.P.		LIFE	W.P.	LIFE	W.P.
30	\$1.97	\$.16	\$1.05	\$.14	30	\$1.06	\$.09	\$.59	\$.08
31	1.98	.16	1.05	.14	31	1.10	.09	.61	.08
32	1.98	.16	1.05	.14	32	1.14	.09	.63	.08
33	1.98	.16	1.05	.14	33	1.18	.10	.65	.09
34	1.99	.17	1.05	.14	34	1.23	.11	.67	.09
35	2.02	.18	1.05	.15	35	1.27	.11	.71	.10
36	2.05	.20	1.09	.16	36	1.32	.13	.74	.11
37	2.11	.22	1.11	.17	37	1.42	.15	.79	.13
38	2.19	.25	1.14	.19	38	1.56	.18	.84	.14
39	2.38	.27	1.17	.20	39	1.79	.20	.89	.16
40	2.61	.29	1.20	.21	40	2.08	.23	.93	.16
41	2.87	.32	1.25	.21	41	2.40	.27	1.00	.17
42	3.17	.33	1.30	.21	42	2.71	.28	1.09	.17
43	3.54	.34	1.35	.21	43	3.06	.29	1.19	.18
44	3.96	.34	1.50	.21	44	3.40	.29	1.35	.19
45	4.46	.38	1.78	.23	45	3.75	.32	1.50	.20
46	5.04	.43	2.08	.27	46	4.13	.36	1.65	.22
47	5.71	.44	2.40	.31	47	4.53	.36	1.81	.23
48	6.49	.50	2.74	.33	48	4.97	.38	1.97	.24
49	7.40	.57	3.10	.37	49	5.45	.42	2.15	.26
50	8.44	.65	3.47	.39	50	5.97	.46	2.34	.26
51	9.48	.73	3.86	.43	51	6.54	.50	2.54	.28
52	10.51	.81	4.27	.48	52	7.16	.55	2.76	.31
53	11.63	.89	4.71	.52	53	7.86	.60	3.02	.34
54	12.87	.99	5.17	.57	54	8.64	.66	3.34	.37
55	14.28	1.34	5.66	.68	55	9.40	.89	3.73	.45
56	15.85	1.62*	6.21	.85*	56	10.05	1.06*	4.11	.56*
57	17.58	2.02*	6.82	1.05*	57	10.67	1.29*	4.48	.69*
58	19.48	2.46*	7.53	1.28*	58	11.25	1.55*	4.87	.83*
59	21.35	2.98*	8.37	1.56*	59	11.85	1.87*	5.26	.99*
60	23.19		9.33		60	12.51		5.66	
61	25.26		10.43		61	13.36		6.09	
62	27.59		11.53		62	14.39		6.54	
63	30.23		12.65		63	15.78		7.02	
64	33.14		13.84		64	17.33		7.56	
65	36.29		15.21		65	19.07		8.20	
66	39.57		16.83		66	20.79		8.96	
67	43.01		18.71		67	22.58		9.88	
68	46.55		20.87		68	24.20		11.03	
69	50.32		23.31		69	26.02		12.50	
70	54.48		26.03		70	27.95		14.36	
71	59.09		29.12		71	30.45		16.74	
72	64.33		32.70		72	33.55		19.77	
73	70.23		37.04		73	37.33		22.79	
74	76.66		42.88		74	41.74		25.81	
75	83.77		48.72		75	46.64		28.83	
76	91.10		54.56		76	51.92		31.85	
77	98.52		60.40		77	57.46		34.87	
78	105.91		66.25		78	63.23		37.89	
79	113.49		72.09		79	69.41		41.50	
80	121.59		77.95		80	76.26		45.70	

\*Renewal Only  
For Renewal Rates 81-95, Contact the Home Office.  
Rider not available in Illinois.

10-YLTPOLICY & RIDER YEARS 6+									
GUARANTEED MAXIMUM PREMIUM RATES PER \$1,000									
GUAR. POLICY FEE: \$184.00					MINIMUM: \$2,500				
A G E	MALE				A G E	FEMALE			
	REGULAR		NON-SMOKER			REGULAR		NON-SMOKER	
	LIFE	W.P.	LIFE	W.P.		LIFE	W.P.	LIFE	W.P.
25	1.79	0.13	1.11	0.11	25	1.13	0.12	0.63	0.08
26	1.90	0.16	1.11	0.12	26	1.13	0.13	0.67	0.09
27	2.03	0.17	1.11	0.12	27	1.13	0.12	0.72	0.09
28	2.06	0.18	1.11	0.13	28	1.13	0.13	0.73	0.10
29	2.06	0.19	1.11	0.14	29	1.13	0.13	0.78	0.11
30	2.07	0.21	1.31	0.18	30	1.34	0.16	0.81	0.12
31	2.09	0.21	1.31	0.20	31	1.46	0.17	0.86	0.13
32	2.13	0.22	1.31	0.20	32	1.55	0.18	0.91	0.14
33	2.21	0.23	1.35	0.21	33	1.66	0.20	0.96	0.15
34	2.31	0.23	1.38	0.21	34	1.81	0.21	1.03	0.16
35	2.40	0.26	1.42	0.24	35	1.99	0.25	1.12	0.18
36	2.55	0.28	1.50	0.26	36	2.18	0.28	1.20	0.21
37	2.72	0.33	1.56	0.28	37	2.40	0.33	1.30	0.24
38	2.95	0.38	1.68	0.33	38	2.56	0.36	1.35	0.26
39	3.19	0.42	1.78	0.36	39	2.76	0.39	1.42	0.29
40	3.46	0.46	1.90	0.38	40	2.97	0.42	1.51	0.30
41	3.82	0.50	2.05	0.39	41	3.21	0.42	1.60	0.30
42	4.23	0.52	2.25	0.41	42	3.50	0.42	1.70	0.31
43	4.72	0.52	2.47	0.42	43	3.84	0.44	1.83	0.31
44	5.31	0.54	2.73	0.44	44	4.23	0.44	1.98	0.32
45	5.94	0.60	3.03	0.46	45	4.70	0.48	2.15	0.32
46	6.59	0.67	3.32	0.50	46	5.15	0.52	2.36	0.36
47	7.32	0.68	3.63	0.55	47	5.72	0.56	2.61	0.40
48	7.78	0.70	3.81	0.54	48	6.42	0.59	2.89	0.41
49	8.31	0.76	4.02	0.57	49	7.22	0.65	3.19	0.45
50	9.03	0.82	4.32	0.56	50	8.09	0.73	3.54	0.46
51	9.74	0.88	4.67	0.61	51	9.03	0.83	3.93	0.52
52	10.72	0.97	5.15	0.68	52	10.07	0.91	4.37	0.58
53	11.83	1.07	5.67	0.74	53	11.16	1.02	4.85	0.64
54	13.22	1.20	6.33	0.83	54	12.36	1.12	5.36	0.70
55	14.78	1.41	7.15	1.01	55	13.62	1.39	5.90	0.83
56	16.50	1.76*	7.98	1.29*	56	14.97	1.74*	6.53	1.05*
57	18.33	2.20*	8.88	1.60*	57	16.41	2.18*	7.18	1.29*
58	19.82	2.66*	9.65	1.94*	58	17.81	2.72*	7	

## 10-YEAR LEVEL TERM POLICY AND RIDER

Policy Form 06LTI

The 10-Year Level Term Policy and Rider was developed to meet the needs of consumers who want a term product with a level premium for a short benefit period. The 10-Year Level Term Policy and Rider are not guaranteed renewable for additional benefit periods. The policy and or rider may be continued at ART rates beginning in the 11th year. The policyowner may apply for an additional benefit period by going through the underwriting process again. First year commissions are paid on policies that qualify for an additional benefit period. The policy and rider may be converted, at any time prior to expiry or insurance age 70, to any plan of permanent insurance.

The 10-Year Level Term Policy and Rider have indeterminate premiums. The first year premium rate is guaranteed for five years. The future premium rate is subject to adjustment as conditions in the economy and Company experience require. Unless changed by the Company, the future premium rate will be at the “current” rate illustrated. In no event will the adjusted premium rate exceed the guaranteed maximum premium rate shown in the policy. Premiums for policies will be reviewed no more than once each year after the fifth year.

### PREMIUM RATE SCHEDULES

The same rate schedule is used for the 10-Year Level Term Policy and Rider. To figure the premium for a policy use the Current and Re-entry Schedule. Be sure and add the policy fee. We pay commission on the policy fee. To figure the premium for a rider use the Current and Re-entry Schedule. Do not add the policy fee for a rider. If your client does not apply for an additional 10 year benefit period, the 10-Year Level Term Policy or Rider can be continued as Annual Renewable Term (ART). To figure the premiums for the ART beginning in year eleven, use the ART Rates for Years 11+ Schedule for the eleventh year and on. The Years 6+ Schedule is the guaranteed maximum premium for the sixth year and on. The current premium rate is guaranteed for the first five years.

### ADDITIONAL BENEFITS AVAILABLE

Additional Benefits can be added to your 10 Year Level Term Policy. Most will require additional premium. These benefits are listed below: (See your additional benefits pamphlet for more information.)

#### Waiver of Premium (WP)

Waiver of Premium continues your insurance during total disability lasting 6 months or more prior to age 60. Waiver of premium is available at issue ages 15-55.

#### Accidental Death Benefit (ADB)

Accidental Death Benefit provides for the payment of an additional benefit amount in the event of the death of the insured as a direct result of accidental bodily injuries. This benefit is available at issue ages 20-60.

#### Children’s Term Insurance Benefit (CTIB)

CTIB provides level term insurance on the life of each insured child. Each unit of CTIB provides \$1,000 of term insurance on each insured child. The maximum number of units available is 10. The cost per unit is \$10.

#### Accelerated Benefit Rider (ABR)

The Accelerated Benefit Rider (ABR) enables the owner of the policy to claim a portion of the policy’s death benefit prior to the death of the insured, if the insured is diagnosed as having a “terminal illness”.

#### Term Riders

Term Riders may be requested on the primary insured of a base policy, on the spouse, or a business partner of the insured. (See corresponding term rider rate pamphlet.)

## 10-YEAR LEVEL TERM POLICY & RIDER

- Level Premium - Level Death Benefit for 10 Years with Re-entry Provision
- Policy and Rider Rates
- Male and Female Rates
- Regular and Non-Smoker Rates
- Minimum Amount \$2,500
- Maximum Amount \$99,999
- Issue Ages (age nearest) 20-70
- Additional Benefits:
  - Accelerated Benefit Rider (ABR)
  - Waiver of Premium (WP)
  - Accidental Death Benefit (ADB)
  - Children's Term Insurance Benefit (CTIB)
- Premium Modes:
  - Annual
  - Semi-Annual (52%)
  - Quarterly (26.5%)
  - Monthly Automatic (Divide A. P. by 12 and add \$.50.)

The American Home Life  
Insurance Company

Topeka, Kansas

For Agent Use Only

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