

THE AMERICAN LEGACY

- ★ Single Pay Permanent Life Insurance
- ★ Male and Female Rates
- ★ Smoker/Non-Smoker Rates and Values
- ★ Minimum Amount \$5,000
- ★ Issue Ages (age nearest) 20-85
- ★ Dividends Projected at Current Rates (Not Guaranteed)
- ★ Provides Guaranteed Cash Value, Paid-Up Insurance
- ★ Policy Loan Provision - Guaranteed Loan with Variable Interest Rate
- ★ Additional Benefits: See Additional Benefits Pamphlet for details Accelerated Benefit Rider (ABR)
- ★ Computer Illustrations Available Upon Request.



The American Home Life Insurance Company

Topeka, Kansas

For Agent Use Only

AL-1/06

PLAN DESCRIPTION

The American Legacy plan provides an immediate, guaranteed death benefit and cash value from the payment of a single premium. This plan is eligible for the payment of dividends, which are not guaranteed. Dividends, when paid, will be used to purchase additional paid-up life insurance.

The creation of a life insurance estate from the payment of a single premium is an excellent financial planning option. The death benefit of the American Legacy plan, when paid to the named beneficiary, will not be taxed as income nor subject to probate. Interest earned on certificates of deposit will be taxed as income while the owner lives. These funds may be reduced by probate fees. Annuity interest may be taxed as income to a beneficiary after the death of an annuitant.

To qualify for coverage, proposed insureds must satisfy all medical and non-medical requirements for their age and the "net amount at risk" in the policy. The net amount of risk (N.A.R.) is the difference between the premium and the face amount of the policy:
N.A.R. = Face Amount - Premium.

Applicants may purchase coverage by designating a specified amount of premium to the plan. Illustration software is available to simplify this process. Because these illustrations display dividends, which are a non-guaranteed element, a signed illustration or Illustration Certification must be submitted with each application.

The American Legacy plan is a modified endowment contract as defined by IRC Sec. 7702. Applicants should be informed of the possible tax consequences. We will provide the policyowner with all required disclosures.

AMERICAN LEGACY RATES PER \$1,000					
MINIMUM: \$5,000			POLICY FEE: \$100.00		
AGE	MALE		AGE	FEMALE	
	SMOKER	NON SMOKER		SMOKER	NON SMOKER
	LIFE	LIFE		LIFE	LIFE
20	201.16	165.97	20	179.63	146.97
21	206.83	170.77	21	185.33	151.60
22	212.65	175.75	22	191.20	156.38
23	218.61	180.91	23	197.23	161.30
24	224.72	186.26	24	203.46	166.41
25	230.97	191.79	25	209.86	171.67
26	238.00	197.79	26	216.48	177.15
27	245.22	203.97	27	223.30	182.79
28	252.63	210.33	28	230.30	188.58
29	260.33	216.97	29	237.50	194.57
30	268.35	223.88	30	244.90	200.73
31	276.32	230.85	31	252.65	207.15
32	284.60	238.10	32	260.60	213.75
33	293.19	245.62	33	268.78	220.56
34	302.06	253.39	34	277.17	227.56
35	311.21	261.42	35	285.76	234.76
36	321.49	270.47	36	295.46	242.98
37	332.10	279.81	37	305.44	251.47
38	343.04	289.48	38	315.69	260.22
39	354.28	299.45	39	326.28	269.28
40	365.83	309.74	40	337.19	278.64
41	376.51	319.25	41	347.30	287.25
42	387.38	328.99	42	357.67	296.10
43	398.43	338.95	43	368.28	305.19
44	409.62	349.13	44	379.14	314.53
45	420.91	359.50	45	390.21	324.09
46	432.83	370.54	46	401.70	334.20
47	444.93	381.81	47	413.39	344.54
48	457.19	393.32	48	425.25	355.10
49	469.78	405.17	49	437.22	365.87
50	482.71	417.37	50	449.27	376.84
51	495.38	429.17	51	460.70	387.34
52	508.24	441.21	52	472.13	397.97
53	521.20	453.44	53	483.55	408.72
54	534.22	465.85	54	494.94	419.58
55	547.20	478.38	55	506.29	430.54
56	561.43	491.62	56	518.75	442.73
57	575.66	504.99	57	531.22	455.06
58	589.89	518.46	58	543.67	467.53
59	604.32	532.15	59	556.16	480.14
60	618.89	546.01	60	568.67	492.92
61	632.72	558.81	61	580.52	505.24
62	646.44	571.58	62	592.36	517.69
63	659.93	584.25	63	604.16	530.26
64	673.12	596.76	64	615.96	542.96
65	686.04	609.13	65	627.76	555.80
66	699.70	623.00	66	639.32	569.04
67	713.29	636.86	67	650.85	582.39
68	726.93	650.76	68	662.32	595.84
69	740.61	664.69	69	673.69	609.37
70	754.44	678.70	70	684.95	622.95
71	766.44	695.16	71	699.45	637.20
72	778.38	711.70	72	713.87	651.47
73	789.97	728.07	73	728.16	665.72
74	801.30	744.32	74	742.32	679.95
75	812.47	760.47	75	756.30	694.13
76	827.34	776.67	76	770.18	709.39
77	842.10	792.76	77	783.95	724.61
78	856.67	808.66	78	797.59	739.78
79	870.91	824.24	79	811.10	754.87
80	884.71	839.40	80	824.49	769.90
81	900.46	854.11	81	839.54	787.50
82	915.74	868.27	82	854.02	804.76
83	930.70	881.96	83	867.86	821.59
84	945.39	895.19	84	881.24	838.14
85	959.79	907.91	85	894.09	854.37

For use with Form #05 SPWL

AMERICAN LEGACY WHOLE LIFE													
Values Per \$1,000													
A G E	MALE - N/S 1ST YR			MALE - N/S 5TH YR			MALE - N/S 10TH YR			MALE - N/S 20TH YR			
	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	
20	127	13	2	145	85	12	20	172	181	31	254	401	98
21	131	13	2	150	84	13	21	178	181	32	242	401	101
22	136	13	2	155	84	13	22	184	181	33	261	401	105
23	140	13	2	161	84	14	23	191	181	34	270	401	108
24	145	13	2	166	84	14	24	197	181	36	280	401	112
25	150	13	2	172	84	15	25	204	181	37	289	401	116
26	155	13	2	178	84	15	26	212	181	38	299	401	120
27	161	13	2	184	85	16	27	219	181	40	309	401	124
28	166	13	2	191	84	16	28	227	181	41	320	401	128
29	172	13	2	197	84	17	29	235	181	43	330	401	132
30	178	13	2	204	84	17	30	244	181	44	342	401	137
31	184	13	2	212	84	18	31	252	181	46	353	401	141
32	191	13	2	219	84	19	32	261	181	47	365	401	146
33	197	13	3	227	84	19	33	270	181	49	377	401	151
34	204	13	3	235	84	20	34	280	181	51	389	401	156
35	212	13	3	244	84	21	35	289	181	52	402	401	161
36	219	13	3	252	84	21	36	299	181	54	414	401	166
37	227	13	3	261	84	22	37	309	181	56	427	401	171
38	235	13	3	270	84	23	38	320	181	58	441	401	177
39	244	13	3	280	84	24	39	330	181	60	454	401	182
40	252	13	3	289	84	24	40	342	181	62	468	401	187
41	261	13	3	299	84	25	41	353	181	64	482	401	193
42	270	13	3	309	84	26	42	365	181	66	496	401	199
43	280	13	4	320	84	27	43	377	181	68	510	401	204
44	289	13	4	330	84	28	44	389	181	70	524	401	210
45	299	13	4	342	84	29	45	402	181	73	538	401	216
46	309	13	4	353	84	30	46	414	181	75	552	401	222
47	320	13	4	365	84	31	47	427	181	77	567	401	228
48	330	13	4	377	84	32	48	441	181	80	581	401	233
49	342	13	4	389	84	33	49	454	181	82	596	402	239
50	353	13	5	402	84	34	50	468	181	85	611	402	245
51	365	13	5	414	84	35	51	482	181	87	626	402	251
52	377	13	5	427	85	36	52	496	181	90	641	402	258
53	389	13	5	441	85	37	53	510	181	92	656	402	264
54	402	13	5	454	85	38	54	524	181	95	670	402	270
55	414	13	5	468	85	40	55	538	181	98	685	402	276
56	427	13	6	482	85	41	56	552	181	100	700	402	282
57	441	13	6	496	85	42	57	567	181	103	714	402	287
58	454	13	6	510	85	43	58	581	182	106	729	403	293
59	468	13	6	524	85	44	59	596	182	108	743	403	299
60	482	13	6	538	85	46	60	611	182	111	756	403	305
61	496	13	6	552	85	47	61	626	182	114	769	403	310
62	510	13	7	567	85	48	62	641	182	116	782	403	315
63	524	13	7	581	85	49	63	656	182	119	795	403	320
64	538	13	7	596	85	51	64	670	182	122	806	403	325
65	552	13	7	611	85	52	65	685	182	125	818	404	330
66	567	13	7	626	85	53	66	700	182	127	829	404	335
67	581	13	8	641	85	54	67	714	182	130	839	404	339
68	596	13	8	656	85	56	68	729	182	133	849	404	343
69	611	13	8	670	85	57	69	743	182	135	858	404	347
70	626	13	8	685	85	58	70	756	182	138	866	404	350
71	641	13	8	700	85	59	71	769	182	140	874	405	354
72	656	13	9	714	85	61	72	782	182	143	881	405	357
73	670	13	9	729	85	62	73	795	182	145	888	405	360
74	685	13	9	743	85	63	74	806	182	147	894	405	362
75	700	13	9	756	85	64	75	818	183	149	900	405	365
76	714	13	9	769	85	65	76	829	183	151	905	406	367
77	729	13	9	782	85	67	77	839	183	153	910	406	369
78	743	13	10	795	85	68	78	849	183	155	915	406	372
79	756	13	10	806	85	69	79	858	183	157	920	406	374
80	769	13	10	818	85	70	80	866	183	158	924	406	375
81	782	13	10	829	85	71	81	874	183	160	928	406	377
82	795	13	10	839	85	72	82	881	183	161	931	407	379
83	806	13	11	849	85	72	83	888	183	163	935	407	380
84	818	13	11	858	85	73	84	894	183	164	938	407	382
85	829	13	11	866	85	74	85	900	183	165	942	407	383

AMERICAN LEGACY WHOLE LIFE													
Values Per \$1,000													
A G E	FEMALE - N/S 1ST YR			FEMALE - N/S 5TH YR			FEMALE - N/S 10TH YR			FEMALE - N/S 20TH YR			
	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	
20	110	13	1	127	84	11	20	152	181	27	216	400	87
21	114	13	1	132	84	11	21	157	181	28	224	400	90
22	118	13	2	136	84	12	22	163	181	29	232	400	93
23	122	13	2	141	84	12	23	169	181	31	240	400	96
24	127	13	2	146	84	12	24	175	181	32	249	400	99
25	132	13	2	152	84	13	25	181	181	33	257	400	103
26	136	13	2	157	84	13	26	188	181	34	266	401	107
27	141	13	2	163	84	14	27	195	181	35	276	400	110
28	146	13	2	169	84	14	28	202	181	36	285	400	114
29	152	13	2	175	84	15	29	209	181	38	295	400	118
30	157	13	2	181	84	15	30	216	181	39	305	401	122
31	163	13	2	188	84	16	31	224	181	40	315	400	126
32	169	13	2	195	84	16	32	232	181	42	325	400	130
33	175	13	2	202	84	17	33	240	181	43	336	400	135
34	181	13	2	209	84	18	34	249	181	45	347	401	139
35	188	13	2	216	84	18	35	257	181	47	358	401	143
36	195	13	3	224	84	19	36	266	181	48	369	401	148
37	202	13	3	232	84	20	37	276	181	50	381	401	153
38	209	13	3	240	84	20	38	285	181	52	392	401	157
39	216	13	3	249	84	21	39	295	181	53	404	401	162
40	224	13	3	257	84	22	40	305	181	55	416	401	167
41	232	13	3	266	84	22	41	315	181	57	428	401	172
42	240	13	3	276	84	23	42	325	181	59	441	401	177
43	249	13	3	285	84	24	43	336	181	61	454	401	182
44	257	13	3	295	84	25	44	347	181	63	467	401	187
45	266	13	3	305	84	26	45	358	181	65	480	401	192
46	276	13	4	315	84	27	46	369	181	67	493	401	198
47	285	13	4	325	84	27	47	381	181	69	507	401	203
48	295	13	4	336	84	28	48	392	181	71	520	401	209
49	305	13	4	347	84	29	49	404	181	73	534	402	215
50	315	13	4	358	85	30	50	416	181	75	549	402	220
51	325	13	4	369	85	31	51	428	181	78	563	402	226
52	336	13	4	381	85	32	52	441	181	80	577	402	232
53	347	13	4	392	85	33	53	454	181	82	592	402	238
54	358	13	5	404	85	34	54	467	181	85	606	402	244
55	369	13	5	416	85	35	55	480	181	87	621	402	250
56	381	13	5	428	85	36	56	493	181	89	635	402	255
57	392	13	5	441	85	37	57	507	181	92	650	402	261
58	404	13	5	454	85	38	58	520	182	94	664	402	267
59	416	13	5	467	85	39	59	534	182	97	679	403	273
60	428												