

FLEXIBLE PREMIUM DEFERRED ANNUITY



Selling Points	<ul style="list-style-type: none">- Competitive current interest rate- Five-year surrender period, with declining interest charges- Surrender period starts at issue of contract- Rate of return based on portfolio performance- Interest withdrawals- Qualified and Non-qualified plans
Guarantee Period	- Calendar year (Current interest rate)
Minimum Interest Guarantee	- 3%
Maximum Issue Age	- 85
Maximum Contribution	- \$10,000 aggregate annual contribution
Minimum Contribution	<ul style="list-style-type: none">- \$300.00 Per Year- \$25.00 Monthly Bank Draft
Front-End Fees	- None
Withdrawals	<ul style="list-style-type: none">- Interest may be withdrawn during the accumulation period.- Minimum balance required; \$10,000- Withdrawals are taxable and, if made before age 59 ½, may be subject to a 10% IRS penalty

Qualified Plans

- Traditional IRA
- Roth IRA

Note: Rollovers in excess of the \$10,000 maximum issue limit will be accepted. In such cases, new FPDA policies will be issued.

Death Benefit

- Beneficiaries receive 100% of contract value at death of owner
- Avoids probate
- No surrender charges
- Spouse as beneficiary may continue annuity contract

Exchange

- May exchange for Immediate Annuity at any time under Section 1035,I.R.C., (Minimum premium for Immediate Annuity: \$10,000.)

Surrender Charges

Contract Year	1	2	3	4	5	6+
Surrender Charge	8%	7%	6%	4%	2%	0%

Free Look

The owner may examine the contract for 30 days (unless otherwise required by state law) from the date of delivery and return it for refund of the entire premium paid.

Policy Form

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



The American Home Life Insurance Co.
400 S. Kansas Ave, Topeka, KS 66603
800•876•0199
www.amhomelife.com