

FLEXIBLE PREMIUM ANNUITY		
Policy Form 01 FPDA		
Accumulated Values		
Qualified and Non Qualified	Projected 4.50%*§	
\$1,000 ANNUAL PREMIUM	END OF POLICY YEAR	\$100.00 MONTHLY
1,045	1	1,229
2,137	2	2,513
3,278	3	3,856
4,471	4	5,258
5,717	5	6,724
7,019	6	8,255
8,380	7	9,856
9,802	8	11,529
11,288	9	13,276
12,841	10	15,103
14,464	11	17,012
16,160	12	19,006
17,932	13	21,090
19,784	14	23,269
21,719	15	25,545
23,742	16	27,923
25,855	17	30,409
28,064	18	33,006
30,371	19	35,721
32,783	20	38,557
35,303	21	41,521
37,937	22	44,619
40,689	23	47,856
43,565	24	51,238
46,571	25	54,773
49,711	26	58,467
52,993	27	62,327
56,423	28	66,361
60,007	29	70,576
63,752	30	74,981
67,666	31	79,584
71,756	32	84,394
76,030	33	89,421
80,497	34	94,674
85,164	35	100,164
90,041	36	105,900
95,138	37	111,895
100,464	38	118,159
106,030	39	124,705
111,847	40	131,546
117,925	41	138,695
124,276	42	146,165
130,914	43	153,971
137,850	44	162,129
145,098	45	170,654
152,673	46	179,562
160,588	47	188,872
168,859	48	198,600
177,503	49	208,766
186,536	50	219,390
195,975	51	230,491
205,839	52	242,092
216,146	53	254,216
226,918	54	266,884
238,174	55	280,123
249,937	56	293,958
262,229	57	308,415
275,075	58	323,523
288,498	59	339,310
302,525	60	355,808
317,184	61	373,049
332,502	62	391,065
348,510	63	409,892
365,238	64	429,566
382,719	65	450,126

* Includes excess interest which is neither estimated nor guaranteed, but is based on the interest rate currently being paid.

§ A surrender charge will be applied to any amount withdrawn prior to the 6th policy year.

COMPOUND INTEREST TABLES
Accumulation of One Dollar Deposited at the Beginning of Each Year

YEARS	4%	5%	6%	7%	8%
1	1.040	1.050	1.060	1.070	1.080
2	2.122	2.153	2.184	2.215	2.246
3	3.246	3.310	3.375	3.440	3.506
4	4.416	4.526	4.637	4.751	4.867
5	5.633	5.802	5.975	6.153	6.336
6	6.898	7.142	7.394	7.654	7.923
7	8.214	8.549	8.897	9.260	9.637
8	9.583	10.027	10.491	10.978	11.488
9	11.006	11.578	12.181	12.816	13.487
10	12.486	13.207	13.972	14.784	15.645
11	14.026	14.917	15.870	16.888	17.977
12	15.627	16.713	17.882	19.141	20.495
13	17.292	18.599	20.015	21.550	23.215
14	19.024	20.579	22.276	24.129	26.152
15	20.825	22.657	24.673	26.888	29.324
16	22.698	24.840	27.213	29.840	32.750
17	24.645	27.132	29.906	32.999	36.450
18	26.671	29.539	32.760	36.379	40.446
19	28.778	32.066	35.786	39.995	44.762
20	30.969	34.719	38.993	43.865	49.423

FLEXIBLE PREMIUM ANNUITY 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%	12
2005	January	4.00%	12
2006	January	4.00%	12
2007	January	4.50%	

*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	Surrender Charge
1	8% of Amount Withdrawn
2	7% " "
3	6% " "
4	4% " "
5	2% " "
6 and later	No Charge



- ❖ Traditional or Roth IRA
- ❖ No Sales Load
- ❖ No Administration Fee
- ❖ Minimum Initial Contribution \$300 Annually \$ 25 Monthly
- ❖ Maximum Annual Contribution \$10,000
- ❖ Qualified & Non Qualified Plans Available
- ❖ Interest Credited Monthly at Current Rates
- ❖ Decreasing Surrender Charge First 5 Years

The American Home Life Insurance Company



Topeka, Kansas

FPA-1/07

For Agent Use Only

FLEXIBLE PREMIUM ANNUITY		
Policy Form 01 FPDA		
Accumulated Values		
Qualified and Non Qualified	Projected 4.50%*	
\$2,000 ANNUAL PREMIUM	END OF POLICY YEAR	\$166.66 MONTHLY AUTOMATIC PREMIUM
2,090	1	2,048
4,274	2	4,189
6,556	3	6,426
8,941	4	8,763
11,434	5	11,206
14,038	6	13,759
16,760	7	16,426
19,604	8	19,213
22,576	9	22,126
25,682	10	25,170
28,928	11	28,351
32,320	12	31,676
35,864	13	35,149
39,568	14	38,779
43,439	15	42,573
47,483	16	46,537
51,710	17	50,679
56,127	18	55,008
60,743	19	59,532
65,566	20	64,259
70,607	21	69,199
75,874	22	74,362
81,378	23	79,756
87,130	24	85,394
93,141	25	91,285
99,423	26	97,441
105,987	27	103,874
112,846	28	110,597
120,014	29	117,622
127,505	30	124,963
135,333	31	132,635
143,513	32	140,652
152,061	33	149,030
160,993	34	157,784
170,328	35	166,933
180,083	36	176,493
190,277	37	186,484
200,929	38	196,924
212,061	39	207,834
223,694	40	219,235
235,850	41	231,148
248,553	42	243,599
261,828	43	256,609
275,700	44	270,205
290,197	45	284,412
305,345	46	299,259
321,176	47	314,774
337,719	48	330,987
355,006	49	347,930
373,071	50	365,635
391,950	51	384,137
411,677	52	403,472
432,293	53	423,676
453,836	54	444,790
476,349	55	466,854
499,874	56	489,911
524,459	57	514,005
550,149	58	539,183
576,996	59	565,495
605,051	60	592,991
634,368	61	621,723
665,005	62	651,749
697,020	63	683,126
730,476	64	715,915
765,437	65	750,180

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§ A surrender charge will be applied to any amount withdrawn prior to the 6th policy year.

FLEXIBLE PREMIUM ANNUITY		
Policy Form 01 FPDA		
Accumulated Values		
Qualified and Non Qualified	Projected 4.50%*	
\$2,250 ANNUAL PREMIUM	END OF POLICY YEAR	\$187.50 MONTHLY AUTOMATIC PREMIUM
2,351	1	2,304
4,808	2	4,713
7,376	3	7,229
10,059	4	9,859
12,863	5	12,607
15,793	6	15,479
18,855	7	18,480
22,055	8	21,616
25,398	9	24,893
28,893	10	28,318
32,544	11	31,897
36,360	12	35,636
40,347	13	39,545
44,514	14	43,628
48,868	15	47,896
53,419	16	52,356
58,174	17	57,017
63,143	18	61,887
68,336	19	66,976
73,762	20	72,295
79,433	21	77,852
85,358	22	83,660
91,551	23	89,729
98,022	24	96,072
104,784	25	102,699
111,850	26	109,625
119,235	27	116,863
126,952	28	124,426
135,016	29	132,330
143,443	30	140,589
152,249	31	149,220
161,451	32	158,239
171,068	33	167,665
181,117	34	177,514
191,619	35	187,807
202,593	36	198,562
214,061	37	209,802
226,045	38	221,548
238,568	39	233,822
251,655	40	246,648
265,331	41	260,052
279,622	42	274,059
294,556	43	288,696
310,162	44	303,992
326,471	45	319,976
343,513	46	336,679
361,323	47	354,134
379,933	48	372,375
399,382	49	391,436
419,705	50	411,355
440,943	51	432,171
463,137	52	453,923
486,329	53	476,654
510,565	54	500,408
535,892	55	525,231
562,358	56	551,171
590,016	57	578,278
618,917	58	606,605
649,120	59	636,206
680,682	60	667,140
713,664	61	699,466
748,130	62	733,246
784,147	63	768,547
821,785	64	805,436
861,116	65	843,985

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FLEXIBLE PREMIUM ANNUITY		
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Qualified and Non Qualified	Projected 4.50%*	
\$25 MONTHLY AUTOMATIC PREMIUM	END OF POLICY YEAR	\$50 MONTHLY AUTOMATIC PREMIUM
307	1	615
628	2	1,257
964	3	1,928
1,314	4	2,629
1,681	5	3,362
2,064	6	4,128
2,464	7	4,928
2,882	8	5,764
3,319	9	6,638
3,776	10	7,551
4,253	11	8,506
4,751	12	9,503
5,273	13	10,545
5,817	14	11,634
6,386	15	12,772
6,981	16	13,962
7,602	17	15,204
8,251	18	16,503
8,930	19	17,860
9,639	20	19,279
10,380	21	20,761
11,155	22	22,309
11,964	23	23,928
12,809	24	25,619
13,693	25	27,387
14,617	26	29,233
15,581	27	31,163
16,590	28	33,180
17,644	29	35,288
18,745	30	37,491
19,896	31	39,792
21,098	32	42,197
22,355	33	44,711
23,668	34	47,337
25,041	35	50,082
26,475	36	52,950
27,973	37	55,947
29,539	38	59,080
31,176	39	62,353
32,886	40	65,773
34,673	41	69,347
36,541	42	73,083
38,492	43	76,986
40,532	44	81,065
42,663	45	85,327
44,890	46	89,781
47,217	47	94,436
49,649	48	99,300
52,191	49	104,383
54,847	50	109,695
57,622	51	115,246
60,522	52	121,046
63,553	53	127,108
66,720	54	133,442
70,030	55	140,062
73,489	56	146,979
77,103	57	154,208
80,880	58	161,762
84,827	59	169,655
88,951	60	177,904
93,261	61	186,525
97,765	62	195,533
102,472	63	204,946
107,390	64	214,783
112,530	65	225,063

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