

The *GuideStar*® Program

Plans	Level Benefit (Plan I) Graded Benefit (Plan II)	Single Premium Five-Pay Life Ten-Pay Life											
Key Selling Points	Permanent Life Insurance Competitive Premiums Simplified Underwriting Guaranteed Cash Values Limited-Pay Plans	Low Issue Minimums Simplified Application Guaranteed Death Benefits Guaranteed Premiums											
Underwriting Requirements	Complete Application Point of Sale Telephone Interview	Toll Free 800-298-6020											
Level Death Benefit Plans	If death occurs within the first 12 months, 100% of the ultimate death benefit will be paid.												
Graded Death Benefit Plan	<p>Reduced death benefits are paid during the first two years of the policy. The reduced benefits per \$1,000 of ultimate death benefit are shown below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Issue Ages</th> <th colspan="2">Premium Class</th> </tr> <tr> <th>MNS, FNS, FS</th> <th>MS</th> </tr> </thead> <tbody> <tr> <td>50-75</td> <td>500/750/1000</td> <td>500/750/1000</td> </tr> <tr> <td>76-80</td> <td>500/750/1000</td> <td>500/1000</td> </tr> </tbody> </table> <p>These modified benefits will be paid regardless of the cause of death.</p>		Issue Ages	Premium Class		MNS, FNS, FS	MS	50-75	500/750/1000	500/750/1000	76-80	500/750/1000	500/1000
Issue Ages	Premium Class												
	MNS, FNS, FS	MS											
50-75	500/750/1000	500/750/1000											
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Maximum Issue	<p>Plan I (Level) Five & Ten-Pay Life</p> <table border="1"> <tbody> <tr> <td>\$25,000</td> <td>Ages 35-75</td> </tr> <tr> <td>\$15,000</td> <td>Ages 76-80</td> </tr> <tr> <td>\$7,500</td> <td>Ages 81-85</td> </tr> </tbody> </table> <p>Single Premium \$25,000 Ages 35-85</p>	\$25,000	Ages 35-75	\$15,000	Ages 76-80	\$7,500	Ages 81-85	<p>Plan II (Graded)</p> <table border="1"> <tbody> <tr> <td>\$10,000</td> <td>Ages 50-75</td> </tr> <tr> <td>\$5,000</td> <td>Ages 76-80</td> </tr> </tbody> </table>	\$10,000	Ages 50-75	\$5,000	Ages 76-80	
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Premiums	Male / Female Smoker / Non-Smoker												
Riders	ABR with Nursing Home Confinement (included without extra charge) ADB rider available												
Medical	See rate pamphlet for underwriting information and build chart.												
Minimum	\$1,000												
Sales Materials	Memorial Planning Guide Rate Materials	Sales Brochure Premium Worksheet											
GS-19	For Agent Use Only												

Exchanges	<p>Existing GuideStar plans may be exchanged for plans with shorter premium durations. No evidence of insurability will be required for the same face amounts of coverage. Replacement forms must be submitted as required by your state. Commissions will be adjusted as follows:</p> <p>Exchanges during first 12 months: Premium credit will be given and commissions will be charged back. A full first year or single commission will be paid.</p> <p>Exchanges after the first year: No premium credit will be given. First year or single premium commission will be paid on any increase in premium. Renewal commission will be paid on the balance (for recurring premium plans).</p>
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Application	Form 2006 FEPA and State Variations
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Policy Forms	<table> <tr> <td>05 FEPL</td> <td>Level</td> <td>05 FEPA</td> <td>Graded</td> </tr> <tr> <td>05 FSPL</td> <td>Single Premium</td> <td>05 FLPWL</td> <td>Five and Ten-Pay Life</td> </tr> </table>	05 FEPL	Level	05 FEPA	Graded	05 FSPL	Single Premium	05 FLPWL	Five and Ten-Pay Life
05 FEPL	Level	05 FEPA	Graded						
05 FSPL	Single Premium	05 FLPWL	Five and Ten-Pay Life						

Illustrated Product	NO
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Required Forms	<p>Under Sec. 7702, IRC, Single Premium and Five-Pay Life plans are modified endowment contracts. Certain Ten-Pay plans may be modified endowments, due to the premium for the plan and the age at issue. We will identify MECs and supply all required notices.</p>
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