

My Term Life Insurance Plan

NovaTerm \$ _____

- Ten Years
- Fifteen Years
- Twenty Years
- Thirty Years

Level Term* \$ _____ **New Generation Plan** \$ _____

- Ten Years
- Twenty Years

Riders

NovaTerm \$ _____

- Ten Years
- Fifteen Years
- Twenty Years
- Thirty Years

Level Term* \$ _____ **Children's Term Insurance Benefit**

- Ten Years
- Twenty Years

Death Benefit \$ _____

Additional Benefits

Accidental Death Benefit **Waiver of Premium** **Accelerated Benefit Rider****

* Not valid without the life insurance policy computer illustration

** See your tax advisor for specifics about how this product affects your tax situation. Neither American Home Life nor any of its representatives give tax, legal or investment advice.

Policy form: 06NTI

For use with policy forms 05 WL, 06 NTIR, 06 NTISR, 06 LTI, 06 LTIR, 06 TLI, 06 TLIR, and CTIB (state variations may apply).

Your American Home Life Representative

Date



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Insurance Protection.....

When you need it most

Term Life Insurance from American Home Life

Protection + Economy

There are times when our financial obligations seem overwhelming - mortgage payments, children to raise and educate, loans to repay and, perhaps, business expenses. At times like these, we realize that so much depends on us. Our life insurance needs may be greatest when our budgets are stretched.



We want to protect the things that are most important to us. We want loved ones and business partners to be able to take care of financial obligations if we are gone. We need maximum life insurance protection, at the lowest possible cost.



Our Family of Great Term Products

American Home Life offers excellent term life insurance products, with some of the most popular features and guarantees.

NovaTerm

Our most popular plan. Death benefits and premiums that stay the same each year, as long as your plan is in force. Choose from plans of **10, 15, 20** or **30** years. Your premiums and benefits are guaranteed not to change. *Preferred* rates available. Minimum issue amount is \$100,000. With *NovaTerm*, you have the right to convert your term insurance to one of our outstanding permanent plans without proving your insurability. See how economical this coverage can be. These plans are also available as riders, to cover a spouse or business partner.

Level Term Insurance

A good way to keep your life insurance costs low. Our *Ten Year Level Term* and *Twenty Year Level Term* plans and riders give you benefits and premiums that stay the same as long as your coverage is in force. And, with these plans and riders, you won't need to buy a large policy. Convert these plans and riders to a permanent plan to have lifetime coverage.

Children's Term

Economical life insurance coverage for your children or grandchildren. Our *New Generation Plan* gives children a great start toward building a lifetime of insurance, while providing coverage to pay medical bills or funeral expenses. Purchase an individual policy or add a *Children's Term Insurance Benefit* rider to your own policy. Our term policies and riders for children have valuable conversion provisions that allow them to convert - and increase - their coverage when they become adults.

At times like this, we need *Term Life Insurance*. Because it is in force for a specified period of time, term life insurance costs less than comparable permanent plans. With term, you can actually have more coverage for less premium.

