

**Annuities** are contracts that accumulate funds at interest and pay the accumulated funds back in a manner specified by the annuitant. During the *accumulation period*, 100% of each year's earnings are compounded. During the *annuity period*, we will make a series of periodic payments, to begin on a specific date and continue for a fixed period or for the lifetime of the annuitant.

A single **Contribution** of \$10,000 or more will start your Single Premium Deferred Annuity. No further contributions are required. If you want to make additional contributions we will show you one of our other fine annuity products.

**Tax Deferred Growth** is one of the important features of our Single Premium Deferred Annuity. During the accumulation period, all earnings are tax-deferred. When you take payments from your annuity, only the earnings portion of each payment will be taxed as ordinary income. Since most people receive annuity income after they retire, they pay taxes at a lower rate.

**Issue Ages - 0-85**

**Minimum Contribution - \$10,000**  
per year

**Maximum Contribution - \$250,000**  
total in any contract year

**Access** to your money during the accumulation period is possible. Our Single Premium Deferred Annuity is designed for retirement savings. We recommend that the funds in your annuity be left to compound and grow. Interest can be withdrawn on a quarterly basis, as long as your annuity has a minimum account balance of \$10,000. There may be tax penalties. Consult your tax professional for advice.

**Rollovers** are transfers of money from pensions and profit-sharing plans to our Single Premium Deferred Annuity. You can make a rollover *without incurring taxes or penalties*. The maximum rollover amount is \$250,000. You may rollover funds from a qualified plan. We will issue our Flexible Premium Deferred Annuity if you rollover funds from a qualified plan.

**Safety** is another feature of our Single Premium Deferred Annuity. It is a *fixed annuity*, which means that it is a fully guaranteed contract. Interest and benefit payment amounts are guaranteed. We guarantee a *current* rate of interest for each calendar year. The current interest rate may change from year to year. In addition, we guarantee a *minimum* rate of interest. It is 3% for the life of the contract.

**Premature Distribution**

Any withdrawal before age 59½ will be considered a premature distribution and may be subject to a 10% federal tax penalty and income taxation. Consult your tax professional for advice.

### Interest 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:            1   2   3   4   5

Withdrawal Charge: 8% 7% 6% 4% 2%

Sixth year and later: No charge

**No front-end Loading.** 100% of your contribution will be credited to cash value and begin earning interest immediately at the current rate declared by the Company. However, there is a five year surrender period, during which there will be an interest penalty for withdrawal.

**Income options** are available. These options allow you to choose a schedule of payments that fits your income needs.

- \***Life Income**
- \***Period Certain**
- \***Life Income with Period Certain**

**Death Benefits** are payable if the annuitant dies. If death occurs during the accumulation period, we will waive all surrender charges and pay the entire cash value to the beneficiary. If death occurs during the annuity period, we will pay the remaining funds in the annuity to a beneficiary in one lump sum or continue to make annuity payments as specified in the contract.

Let your American Home Life agent help you start an annuity plan and help you reach your financial objectives.

Policy Form 04 SPDA  
and state variations

SPDA-2 (Rev 07)

## The American Home Life Insurance Company

Founded in Topeka, Kansas  
in 1909

A mutual company specializing  
in life insurance and annuities

Over \$1.5 billion of life  
insurance in force

Assets exceed \$100 million

Licensed in 24 States



The American Home Life  
Insurance Company  
[www.amhomelife.com](http://www.amhomelife.com)

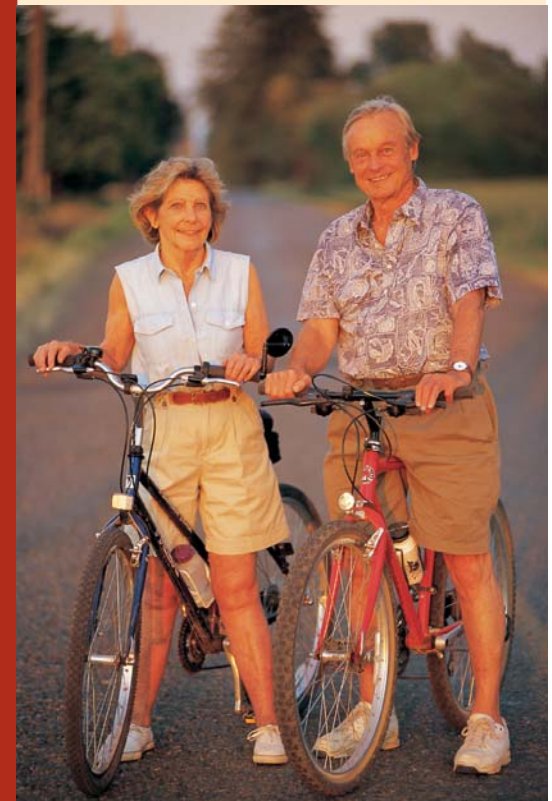
### Hours:

7:45 am to 4:25 pm  
Monday-Thursday  
7:45am to 12:15 pm  
Friday

STRENGTH • PROTECTION • SECURITY • SERVICE

## The American Home Life Insurance Company

### *Single Premium Deferred Annuity*



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