



The
Young American
Whole Life
Issue Ages 0 - 19



The American Home Life Insurance Co.
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The American Home Life
Insurance Company

Topeka, Kansas

For Agent Use Only

JRWL-106

The Young American Whole Life

- ★ Level Premium Permanent Life Insurance
- ★ Male and Female Rates
- ★ Minimum Amount \$5,000
- ★ Issue Ages (age nearest) 0 - 19
- ★ Dividends Projected at Current Rates
(Not Guaranteed)
- ★ Provides Guaranteed Cash Value & Paid-Up Insurance
- ★ Policy Loan Provision - Guaranteed Loan with Variable Interest Rate
- ★ Additional Benefits:
 - Accelerated Benefit Rider (ABR)
 - Waiver of Premium (WP)
 - Accidental Death Benefit (ADB)
 - Payor Insurance (PI)
 - Guaranteed Insurability Benefit (GIB)
 - Paid Up Additions Rider (PARider)
- ★ Premium Modes:
 - Annual
 - Semi-Annual (52%)
 - Quarterly (26.5%)
 - Monthly Automatic (Divide A.P. by 12 and add \$.50.)
- ★ Amounts over \$100,000, contact Home Office.

Payor Benefits

Payor Benefit — Death Only

While the whole life policy and the payor benefit are in effect, upon receipt of proof of death of the premium payor, the Company will waive the payment of all premiums falling due.

Payor Benefit — Death or Disability

While the whole life policy and the payor benefit are in effect, upon receipt of proof of death or disability of the premium payor, the Company will waive the payment of all premiums falling due.

ADDITIONAL BENEFITS AVAILABLE

Additional Benefits can be added to a Whole Life Policy. Most require additional premium. These benefits are listed below: (See the Additional Benefits pamphlet for more information.)

Waiver of Premium (WP)

Waiver of Premium continues your insurance during total disability lasting 6 months or more prior to age 60. Waiver of premium is available at issue ages 15-19.

Accidental Death Benefit (ADB)

Accidental Death Benefit provides for the payment of an additional benefit amount in the event of the death of the insured as a direct result of accidental bodily injuries.

This benefit is available at issue ages:

5-9 Maximum of \$10,000

10-14 Maximum of \$20,000

Accelerated Benefit Rider (ABR)

The Accelerated Benefit Rider enables the owner of the policy to claim a portion of the policy's death benefit prior to the death of the insured, if the insured is diagnosed as having a "terminal illness".

Guaranteed Insurability Benefit (GIB)

The Guaranteed Insurability Benefit guarantees that you, as the primary insured, have the option to purchase additional insurance without evidence of insurability at no more than 6 different option dates in the future.

YOUNG AMERICAN WHOLE LIFE RATES PER \$1,000 MALE MINIMUM \$5,000 POLICY FEE \$72.00		
A G E	LIFE	Waiver of Premium
0	3.38	0
1	3.48	0
2	3.60	0
3	3.73	0
4	3.87	0
5	4.01	0
6	4.16	0
7	4.32	0
8	4.49	0
9	4.66	0
10	4.84	0
11	5.03	0
12	5.22	0
13	5.42	0
14	5.63	0
15	5.84	0.22
16	6.05	0.22
17	6.27	0.23
18	6.49	0.23
19	6.72	0.24

In Montana, Use Male Rates Only.

YOUNG AMERICAN WHOLE LIFE RATES PER \$1,000 FEMALE MINIMUM \$5,000 POLICY FEE \$72.00		
A G E	LIFE	Waiver of Premium
0	2.86	0
1	2.95	0
2	3.05	0
3	3.16	0
4	3.28	0
5	3.40	0
6	3.52	0
7	3.65	0
8	3.78	0
9	3.92	0
10	4.07	0
11	4.22	0
12	4.38	0
13	4.55	0
14	4.72	0
15	4.90	0.21
16	5.08	0.22
17	5.27	0.23
18	5.47	0.23
19	5.68	0.24

In Montana, Use Male Rates Only.

YOUNG AMERICAN WHOLE LIFE Values Per \$1,000 MALE									
10TH YEAR VALUES					15TH YEAR VALUES				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	15	170	38	3	0	39	365	79	9
1	17	184	38	4	1	42	372	79	9
2	19	192	38	4	2	43	375	80	9
3	20	199	38	4	3	45	377	79	9
4	21	203	38	4	4	46	377	79	10
5	22	206	38	4	5	48	377	79	10
6	23	208	38	4	6	49	377	78	10
7	24	210	37	4	7	51	377	78	11
8	25	210	37	4	8	53	377	78	11
9	26	210	37	5	9	55	377	77	11
10	27	210	37	5	10	57	377	77	12
11	28	210	36	5	11	58	377	76	12
12	29	210	36	5	12	61	378	76	12
13	30	211	36	5	13	63	378	76	13
14	31	212	35	5	14	65	380	76	13
15	32	214	35	5	15	68	382	76	13
16	34	217	35	5	16	71	385	76	14
17	35	220	35	6	17	74	388	77	15
18	37	223	36	6	18	77	393	77	15
19	39	228	36	6	19	81	397	78	16

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YOUNG AMERICAN WHOLE LIFE Values Per \$1,000 FEMALE									
10TH YEAR VALUES					15TH YEAR VALUES				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	12	152	41	3	0	32	355	82	7
1	13	162	41	3	1	34	361	82	8
2	14	170	40	3	2	36	365	81	8
3	15	176	40	3	3	37	367	81	8
4	16	181	39	3	4	39	370	81	8
5	17	185	39	4	5	40	372	80	9
6	18	189	39	4	6	42	374	80	9
7	19	193	38	4	7	44	376	79	9
8	20	196	38	4	8	46	378	79	10
9	21	200	38	4	9	48	381	79	10
10	22	203	38	4	10	50	383	79	10
11	23	206	38	4	11	52	385	79	11
12	24	209	37	4	12	54	387	79	11
13	26	213	37	5	13	56	390	79	12
14	27	216	37	5	14	59	392	79	12
15	29	220	37	5	15	61	395	79	12
16	30	224	37	5	16	64	398	80	13
17	32	228	38	5	17	67	401	80	13
18	33	232	38	5	18	70	404	81	14
19	35	235	38	6	19	73	406	81	15

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YOUNG AMERICAN WHOLE LIFE Values Per \$1,000 MALE									
20TH YEAR VALUES					VALUES AT AGE 65				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	66	521	133	17	0	513	941	1287	702
1	69	523	134	18	1	512	939	1252	683
2	71	523	135	18	2	510	937	1216	663
3	73	523	134	19	3	509	934	1180	643
4	76	523	134	19	4	508	931	1143	623
5	78	522	133	20	5	506	929	1107	604
6	81	522	133	21	6	505	926	1072	585
7	84	521	133	21	7	503	923	1038	566
8	86	521	132	22	8	501	919	1004	547
9	89	521	132	23	9	499	916	971	529
10	92	521	132	23	10	497	913	938	512
11	96	522	131	24	11	495	909	905	494
12	99	522	131	25	12	493	905	875	477
13	103	524	131	26	13	491	901	845	461
14	107	526	131	27	14	489	897	815	445
15	111	528	131	28	15	487	893	787	429
16	116	531	132	29	16	485	889	761	415
17	121	534	133	30	17	482	885	735	401
18	126	538	134	31	18	480	881	710	387
19	131	542	136	33	19	478	876	685	374

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YOUNG AMERICAN WHOLE LIFE Values Per \$1,000 FEMALE									
20TH YEAR VALUES					VALUES AT AGE 65				
A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's	A G E	Guar. Cash Value	Pd.-Up Ins.	Pd.-Up Addn's	C.V. Pd.-Up Addn's
0	57	524	137	15	0	455	938	1305	633
1	59	526	137	16	1	454	936	1269	616
2	62	527	137	16	2	453	933	1231	598
3	64	528	137	17	3	451	930	1194	579
4	66	529	136	17	4	450	928	1157	562
5	69	530	136	18	5	449	925	1122	544
6	71	530	136	18	6	447	922	1087	528
7	74	532	135	19	7	446	919	1052	511
8	77	532	136	20	8	444	915	1018	494
9	80	533	135	20	9	442	912	984	478
10	83	534	136	21	10	441	908	953	463
11	86	536	136	22	11	439	905	922	448
12	90	537	136	23	12	437	901	891	432
13	93	538	136	24	13	435	897	861	418
14	97	540	137	25	14	433	893	832	404
15	100	542	137	25	15	431	888	803	390
16	104	543	138	27	16	429	884	775	376
17	108	545	139	28	17	426	879	748	363
18	113	547	139	29	18	424	874	721	350
19	117	549	140	30	19	422	869	696	338

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