

The American Legacy Plan

Guaranteed

One premium is all you pay. Your death benefits and cash values are guaranteed for your lifetime.

Growth

Your plan grows from the first year with additional paid-up life insurance from dividends.

Living Benefits

Immediate cash values for policy loans. Accelerated Benefit Rider for payment of up to 50% of the policy's death benefit in case of a terminal illness.

Income Tax-Free Death Benefit

At your death, we will pay all proceeds directly to the person or institution you designate as your beneficiary. The proceeds are income tax-free to the beneficiary and they are not subject to probate fees. The proceeds may also avoid gift and estate taxes if certain planning measures are taken.



Charitable Gifts

You can leave your favorite charity a federal income tax-free death benefit by naming the charity as the beneficiary. This gift may be deductible, if you make the charity the owner and beneficiary of the policy.



Safety

The American Legacy Plan is underwritten by The American Home Life Insurance Company, Topeka, Kansas, a legal reserve life insurance company, since 1909.

Note: The American Legacy Plan may be a "Modified Endowment Contract" as defined in section 7702 of the Internal Revenue Code. Distribution and loans from a modified endowment may be treated as taxable income, and, if you are under the age of 59 1/2, you may be subject to a federal income tax penalty on early withdrawals. The death benefit is, however, income tax free.

Policy Form: ICC16 SPWL (All states except FL, ND & SD)
05 SPWL and state variations for FL, ND & SD

A Mutual Company Since 1909



The American Home
Life Insurance Company

MKT-WL-3 (Rev 09.16)

A PLAN FOR ENHANCING YOUR ASSETS AND PROTECTING THEM



YOUR
AMERICAN
Legacy

Making Dreams a Reality

A PLAN FOR ENHANCING YOUR
ASSETS AND PROTECTING THEM

Your Legacy

By working hard and saving, you have created an estate. You probably want your entire estate to pass to your heirs when you die.

Unfortunately, your estate could be dramatically reduced by probate fees and the taxes which must be paid on earned interest before passing to your heirs.

Our Plan

The American Legacy Plan is a single premium life insurance policy, which uses money you might otherwise put into CDs, money market accounts or annuities. It is money you don't need for living expenses. You want it to grow for tomorrow's needs or the benefit of your loved ones.

By allocating some of that money to the American Legacy Plan, you will be able to preserve and increase your estate. Even better, your American Legacy Plan grows while you are alive.

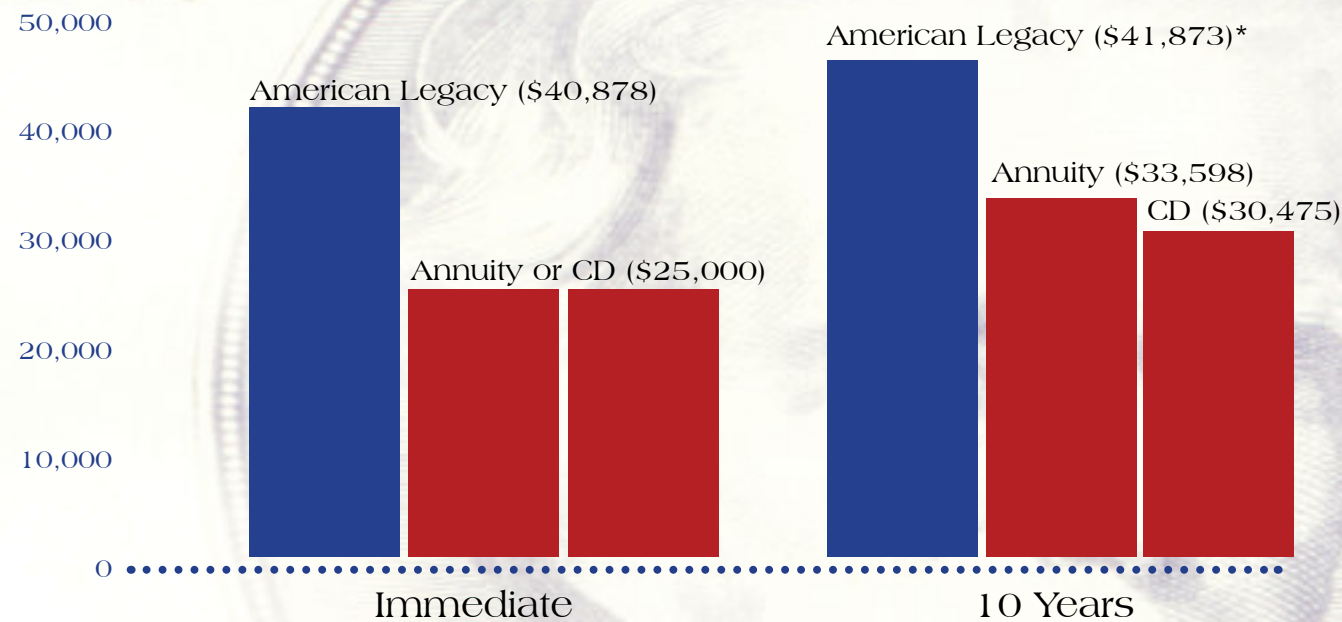
Your Estate

Our Plan

Comparing the American Legacy Plan to Annuities and CDs

Here's what \$25,000 will do when placed in the American Legacy Single Premium Whole Life, an Annuity (at 3%) or a CD (at 2%)

(Insurance benefit used on rates for a 65-year-old male, non-smoker)



Here's how the American Legacy Plan works for a 65-year-old male non-smoker.

Single Premium \$25,000

Insurance Estate	
Immediate	10th Year
\$40,878	\$41,873

Living Benefits	
Cash Values	
Immediate	10th Year
\$22,582	\$28,006

Accelerated Benefit	
Immediate	10th Year
\$20,439	\$20,937

*This illustration is based on the Company's current dividend scale which is subject to change. Dividends are not guaranteed and any illustrated values which include dividends as a component cannot be guaranteed.

The American Legacy and Taxes

The death benefit of your American Legacy plan will pass to your named beneficiary free of federal income taxes. If the death benefit and your other assets exceed the unified credit, the death benefit will be included in your estate. With proper estate planning, which may include designating another person or trust as owner of the policy, the death benefit may also avoid federal estate taxes.