



American Home Life Patriot Series Frequently Asked Questions

GENERAL INFORMATION

Q: What is American Home Life's (AHL) A.M. Best Rating?

AHL is rated B++ (Stable) by A.M. Best.

Q: How long has AHL been in business?

The American Home Life Company was founded in 1909.

Q: Where is AHL's home office located?

Topeka, Kansas.

Q: Is there a third-party administrator (TPA) involved with AHL's Medicare Supplement and Patriot Series Final Expense plans?

Aetna Senior Supplemental is the TPA for Medicare Supplement in its entirety.
Aetna Senior Supplemental is the TPA for issuance of Final Expense policies.
Landmark will handle the administration of all Final Expense policies post- issue (claims, policyholder services, commissions, etc.)

Q: What is the web address for accessing AHL's Agent Portal?

<https://www.suppinsadmin.com/ssitpa/tpaSecure/amh/amhHome.html>

Q: What information is required to register on AHL's Agent Portal?

Agents will need their Writing ID and SSN and/or FEIN in order to register.

Q: If agents need assistance registering on the AHL Agent Portal, who should they contact?

Agents may call AHL's Agent Support Line at (833) 504-0334.



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CONTRACTING & LICENSING REQUIREMENTS

Q: Are agents required to pay any appointment fees?

No, all appointment fees will be paid by AHL.

Q: Are there any Pre-Appointment states?

Not at this time, but this could change as AHL launches additional states.

Q: Are agents required to carry E&O insurance?

No.

Q: Is EFT required for commission payments?

Yes, agents will be prompted to provide their banking information at the time of contracting, and will be required to attach a copy of a voided check, or letter from their bank, in order to confirm the agent has provided the correct account information.

Q: What states require that both the agent (principal) and agency be licensed, when contracting as an agency, in order to receive commissions and/or overrides?

Alabama, Arkansas, California, Connecticut, D.C., Hawaii, Idaho, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Montana, Nevada, North Dakota, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, Virginia, Washington and Wyoming.

Q: Can agents submit their contract and first piece of business at the same time?

Agents must have received their welcome letter and Writing ID before they can take their first application.



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NEW BUSINESS

Q: What are the new business submission methods?

Agents are encouraged to use AHL's Quote and Enroll eApplication platform, but may also take paper enrollments. Paper applications must be faxed or mailed for handling.

Q: What payment methods does AHL accept for new business?

Applicants may pay their premium by ACH or check.

Q: When issuing a policy, does AHL go by the applicant's resident state, or the state where the application is signed?

AHL goes by the applicant's resident state.

Q: Is there an application fee?

There is a one-time application fee of \$25 in most states for Medicare Supplement plans. There is an annual policy fee of \$36 for Final Expense plans. In both cases, the application and/or policy fees are non-commissionable.

Q: How do agents track their business?

Agents may use the Enrollment Tracker with the AHL Agent Portal to track their book of business.



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COMMISSIONS

Medicare Supplement commissions are paid and administered by Aetna Senior Supplemental.

Final Expense commissions are paid and administered by Landmark.

Q: How will deposits appear on agent's bank statements for AHL commissions?

The depositor name for both Medicare Supplement and Final Expense commissions is "Amer Home Life."

Q: How often are commissions paid?

Medicare Supplement commissions are paid twice per week, Wednesday and Saturday.
Final Expense commissions are paid daily.

Q: Is advancing available?

Yes, advancing is available, and must be approved by the upline.

Medicare Supplement advancing options are 6, 9, or 12 months.

Final Expense advancing options are 6 or 9 months.

On both products, there will be a .5% monthly interest charge on any unearned advance balance.

Q: Is the Part B deductible commissionable?

No.

Q: Can agents split commissions?

Yes.

Q: How do agents access their commission statements?

Commission statements for both Medicare Supplement and Final Expense are accessible on the AHL Agent Portal.