



# AMERICAN HOME LIFE PATRIOT SERIES FINAL EXPENSE PLANS SPEC SHEET

Four plans (three level plans, and one modified plan) are available to ensure you meet your client needs!

## Level Benefit Plans(Super Preferred, Preferred & Standard)

Super Preferred can only be sold if applicant is applying for a full underwritten Medicare Supplement with AHL or if the applicant has purchased a fully underwritten Medicare Supplement from AHL in the last 180 days. New application and underwriting will be required if applicant applies for Super Preferred more than 30 days after Medicare Supplement is approved. Sell at point of sale if possible!

### Benefit Payout Structure

Full Face value from policy effective date regardless if death is due to an accident or natural causes.

#### Accidental Death

Full Benefit immediately

#### Non-Accidental Death

All policy years = full benefit

### Level Benefit Amounts

Issue Age*	Min. Death Benefit	Max. Death Benefit
40-55	\$2,500	\$50,000
56-65	\$2,500	\$40,000
66-75	\$2,500	\$30,000
76-89	\$2,500	\$25,000

\*Age as of last birthday

Face amounts on all products available at \$500 increments only

### Accelerated Death Benefit Rider

Available at no extra front end cost. There is only a minimal back end charge if rider exercised. Pays up to 50% of the death benefit, if 2 physicians diagnose terminal illness

Minimum benefit is \$1,000 and the maximum benefit is \$15,000

### Accidental Death Benefits Rider

Pays 100% of the base policy's face amount for accidental death as long as rider is in force at time of death

Issue Ages - 40-70

Coverage Ages - 40-75

### Children's Term Insurance Rider

Convertible term life insurance for children, stepchildren, adopted children, grandchildren & adopted grandchildren

Available on Level Plans only

Issue Age - 31 days - 17 years old

Coverage Age - 0 - 25 years old

Units of \$2,500 up to 4 units or \$10,000 per child

\$7.50 Annual Premium per Insured Child per unit

Coverage limited to 9 lives

### Conversion Rules

Insured can convert without evidence of insurability up to 5 x the face (max 35,000) between ages 22-25. Child rider must be in force at least 2 years prior to conversion. If base policy terminates due to death, riders can convert within 61 days.

## Both Level & Modified Plans

Submission Methods - E-app (Preferred) - E-apps vs. paper - AHL offers a best in class E-app experience and recommends every agent use it instead of paper whenever possible. E-applications will receive immediate underwriting decisions, fast processing and commissions and more! E-app Process - Agent completes all sections of e-application, including health questions, and then is given an underwriting decision of Green (Approved), yellow (Underwriter Review), Red (Decline). If yellow, an underwriter will review the application and may call your client to verify health history. Underwriters will make 3 attempts via telephone if necessary before sending a letter to client stating he/she needs to complete interview with 10 days or the application will be withdrawn.

For agent use only. Not intended for use with consumers.

## Modified Benefit Plan

### Benefit Payout Structure

Full face value immediately from policy effective date if death is due to an accident.

#### Accidental Death

Full Benefit immediately

#### Non-Accidental Death

Policy years 1 & 2 = 110% of earned premium

Policy years 3+ = full benefit

### Modified Benefit Amounts

Issue Age*	Min. Death Benefit	Max. Death Benefit
40-75	\$2,500	\$25,000

\*Age as of last birthday

Face amounts on all products available at \$500 increments only

### Accelerated Death Benefit Rider

Not available on Modified

### Accidental Death Benefits Rider

Not available on modified plan, but full base policy death benefit is paid if accidental death in years 1 or 2 of policy

### Children's Term Insurance Rider

Not available on Modified plan