

PRODUCER STATEMENT

THE AMERICAN HOME LIFE INSURANCE COMPANY

State of Domicile: Kansas

Administrative Office: 1021 Reams Fleming Boulevard, Franklin, TN 37067

In connection with a Replacement of Insurance Transaction:

I certify that:

- I have used only The American Home Life insurance Company approved sales material
- I have left all sales materials and the Replacement Notice with the applicant, and
- This sale conforms with the company’s replacement policy.

The form number(s) of the sales materials left with the applicant are noted below. If no sales materials were used, state “none”.

| | |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

Producer’s signature

Date

Producer’s name

Replacement policy

We believe that the replacement of an existing life insurance policy must be appropriate for the customer and must meet his or her needs or financial objectives. From a customer’s perspective, an appropriate replacement is one that is justified from either an economic or personal standpoint. The costs, provisions, features and benefits of both the current and proposed policy should be considered in relation to the customer’s needs, circumstances and goals.

Some examples of the types of provisions that should be considered are premium rate differences and differences in suicide and incontestability provisions. In addition, factors such as the age and health of the customer must be considered. Producers are expected to provide all material information that the customer needs in order to ascertain whether replacement of an existing policy or contract is appropriate.

All replacements must be in compliance with applicable regulations and company rules. Many states require accurate written comparisons of existing and proposed contracts be provided to the customer when proposing a replacement. Producers are expected to know and comply with these requirements.