

# PATRIOT SERIES FINAL EXPENSE PLANS



*Trusted For Generations®*

**The American Home Life Insurance Company**



# Our Promise To You

The American Home Life Insurance Company is honored you are considering our company to fulfill your Final Expense needs. In return, we Promise to provide you with the best possible personal service, claims payment and overall level of care we can. Rest assured you can rely on The American Home Life Insurance Company to be there for you when you need us most. We look forward to providing you with the best experience possible. If at any time we can do anything to improve your experience, please do not hesitate to reach out to us.

## Your wishes. Your way.

A Final Expense Whole Life insurance policy can help your loved ones carry out your final wishes.

Families could have to make several important decisions soon after the death of a loved one. Along with those decisions, expenses from burial planning, debt balances, and out-of-pocket health care bills can quickly add up.

### Planning for tomorrow, today

A funeral can be one of the largest family expenses. On average a funeral can cost \$7,600 or more, not including the cemetery plot, tombstone, and other related fees. Social Security benefits pay only \$[255] to qualified dependents and the Veteran's Administration benefit offers only \$[300]<sup>1</sup>. The majority of U.S. health care costs rise in the final phase of life, and living with fatal chronic illnesses have the highest costs associated with the treatments.<sup>2</sup>



### No one likes to think about this now

Early planning can give you peace of mind knowing that you have taken care of your final expenses, so your loved ones don't have to. This is why final expense insurance was created. A Final Expense whole life insurance plan can help minimize the emotional and financial burden a loss could have on your family. It can help fund your final wishes by providing a cash payment made directly to your beneficiaries. There is no medical exam required for this product and premiums will not increase as long as premiums are paid.

<sup>1</sup>[[www.ssagov/benefits/survivors/ifyou.html](http://www.ssagov/benefits/survivors/ifyou.html)]

<sup>2</sup>[Rand: Living Well at the End of Life, [www.medicaring.org](http://www.medicaring.org)]

# Financial obligations after passing

Purchasing a Final Expense insurance plan now can help take the strain off those left to cover the costs after a passing. It can allow you to make choices, plans, and decisions on what is appropriate for you. And, it can help provide funding for your family when it's needed the most.

## How much coverage should I buy?

To help you decide how much Final Expense insurance coverage is right for you, use the four steps below:

**1 Household expense**  
Total your average monthly bills (utilities, car expenses, food insurance, etc.) and multiply it by three. This will give you an idea of how much your family needs for three months.  
*Example: Household expenses = \$400/month*  
 $\$400 \times 3 = \mathbf{\$1,200}$

**2 Debt**  
How much debt do you have? Consider these debts: mortgage, credit card balances, auto loans, etc. Total the monthly amount and multiply it by three.  
*Example: Total debt payments = \$1,800/month*  
 $\$1,800 \times 3 = \mathbf{\$5,400}$

**3 Funeral costs**  
The cost of a funeral depends on what kind of services you choose.

**4 Subtotal**  
Add the totals of Steps 1-3 to figure out the minimum amount of coverage you'll need. This would cover your funeral, as well as three months of household expenses and debt payments.  
*Example:  $\$1,200 + \$5,400 + \$7,600 = \mathbf{\$14,200}$*

## Other expenses to consider:

- Legal Costs
- Health care bill
- Student loans or tuition fees for children and/or grandchildren
- Milestone family commitments
- Cemetery plot and tombstone



# Flexible coverage options

Both level and modified plans\* are available to provide flexible coverage options to meet your unique needs. Specific plan details can be found below.

## Level Plans - Super Preferred, Preferred Level, Standard Level

**Note** - A Super Preferred policy can only be sold if applicant is applying for or has a Medicare Supplement Policy under AHL. If existing MSUP policy, must be 6 months old or less for eligibility.

## Modified Plan

Full face value from policy issue 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

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

### Accidental Death

Full benefit immediately

### Non-Accidental Death

Policy years 1 and 2 = 110% of earned premium

Policy year 3 = 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

## Modified Benefit

Issue Age - 40 - 75 Min Issue \$2,500  
Max Issue \$25,000

\*Annual policy fee \$36.

\*\*Age as of last birthday.

\*\*\*Maximum benefit amount varies according to the age of the applicant at the time of policy issue.

## Benefit Riders (available for Level Plan only)

Offer a Super Preferred Rate (20% off Preferred Rate) on the base policy for individuals that have been issued an underwritten Medicare Supplement policy within the last 6 months.

### Accelerated Death Benefit Rider

This rider pays up to 50% of the death benefit (less policy loan) if two physicians provide written certification that the insured meets the definition for a qualifying event, which is a medical condition that results in a terminal, chronic or critical illness with a life expectancy of 12 months or less.

The minimum benefit is \$1,000 and the maximum benefit is \$15,000. An administrative fee of \$200 will be taken from the benefit amount.

### Accidental Death Benefits Rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 40 through 70.

### Children's Term Insurance Rider

This rider provides coverage for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild, up to 9 children.

This benefit is available from \$2,500 up to a maximum of \$10,000 per child, in \$2,500 increments. Coverage amount selected will be the same for all covered children and may not exceed the face amount of the base policy.

Issue ages begin at older than 30 days through less than 18 years old. Policy becomes convertible to a whole life policy between the ages of 22 to 25 after two years in force.

# Cash value flexibility

Non-forfeiture options enable full or partial benefits or a partial refund of premiums after a lapse in coverage due to non-payment of premiums. These options allow you to decrease your risk if your policy lapses due to non-payment at the end of your grace period.

## Reduced paid-up insurance

This option allows your beneficiary to receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.

## Extended term insurance

This option provides level term insurance for the full death benefit amount, but for a shorter period of time.

## Automatic premium loan

This option may help pay future premiums. It takes the cash value accrued and applies it toward the premium. If there is insufficient cash value to advance the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the above non-forfeiture options. You may elect the non-forfeiture option at the time of application and at any time in writing

during your lifetime. The option is triggered when your premium remains unpaid at the end of the grace period and you have sufficient cash value.\* The more cash value you have in your policy at the time the non-forfeiture option is triggered, the more the paid-up benefit or the longer term period you will have.

## Build cash value automatically

Over time, you can build up a sum of money that may be available to you if you need it. You can borrow your cash value with policy loans exceeding \$1,000 for any reason. Annual interest rate and fees apply.

**For complete details of all provisions or benefits, please read your policy carefully.**

\*In the early years of your policy, you may have Insufficient cash value for reduced paid-up insurance, extended term insurance, or automatic premium loan.



**Matches Social Security deposit schedule.**

If you're on Social Security, we set up your automatic payments to line up with the Social Security benefit deposit schedule. So it's always easy to pay your premiums when due as you keep your plan current.

# Get to Know The American Home Life Insurance Company

The American Home Life was founded in 1909 in Topeka, Kansas. Throughout the last 110+ years, our mutual corporate structure, conservative investment philosophy, and Midwestern value-oriented culture have enabled us to grow and prosper through multiple world wars, pandemics, and recessions all while fulfilling our obligations to our policyholders, agents, and employees.

The American Home Life was founded and operates today as a mutual insurance company. A Mutual Insurance company is simply a company that is owned exclusively by its policyholders; it has no shareholders and is not publicly traded on any exchange. This distinction is very important because it means we can solely operate in policyholders' long-term interest without having to weigh the effects company decisions may have on shareholders' short-term interests.

As a 110+ year old Kansas company, Midwestern values are deeply rooted into our company's corporate culture. Honesty, Integrity and Courtesy are qualities we believe our policyholders expect and deserve when they entrust us with their insurance needs. We strive to demonstrate these values every day and at every level of our business because it's the right thing to do.

We thank you again for entrusting The American Home Life Insurance Company with your insurance needs and look forward to providing you with the best possible experience.



## The American Home Life Insurance Company

[400 S Kansas Ave  
Topeka, Kansas 66603]  
[1.833.504.0334]  
[[www.amhlifeco.com](http://www.amhlifeco.com)]

This is a solicitation of insurance and an insurance agent may contact you.