



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



AMERICAN HOME LIFE PATRIOT SERIES FINAL EXPENSE DISEASE UNDERWRITING GUIDELINES

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Activities of Daily Living (ADLs)	Currently				X
	Not Currently	X			
AIDS / HIV	Been medically treated or diagnosed				X
Alcohol/Drug Abuse/Addiction	Treated or counseled within the past 2 years			X	
Alzheimer's Disease	Been medically diagnosed				X
Amputation	Amputation caused by Disease				X
	Amputation caused by Diabetes				X
	Amputation caused by Accident	X			
Amyotrophic Lateral Sclerosis (ALS)	Been medically diagnosed				X
Aneurysm	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 25+ months	X			
Angina (Chest Pain)	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 24-36 months	X			
Angioplasty (Stent)	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 24-36 months	X			
Arrhythmia	Been medically treated or diagnosed	X			
Atrial Fibrillation	Been medically treated or diagnosed	X			
Basal Cell Skin Cancer	Been medically treated or diagnosed	X			

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Bed Confinement	Currently confined to a bed				X
Bipolar Disorder	Ever	X			
Bone Marrow Transplant	Been medically treated				X
Cancer	Recurrent Cancer - Ever, Cured				X
	Currently have cancer				X
	Medically diagnosed or treated within 0-24 months (and cured)				X
	Medically diagnosed or treated within 24+ months (and cured)	X			
Cardiomyopathy	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated 25+ months ago	X			
Catheterization (Heart)	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	More than 25+ months	X			
Chronic Bronchitis	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months ago		X		
Chronic Kidney Disease/Nephropathy	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 25+ months			X	
Chronic Obstructive Pulmonary Disease (COPD)	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months		X		
Chronic Pancreatitis	Medically diagnosed or treated within the past 2 years	X			
Circulatory Surgery	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 24-36 months	X			
	37+ months	X			
Cirrhosis of the Liver	Ever				X

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Congestive Heart Failure	Ever				X
Covid-19	Oxygen required within 12 months				X
	Oxygen required 13+ months and has ongoing treatment with inhalers, nebulizer		X		
	No oxygen, no ongoing treatment with inhalers, nebulizer	X			
Diabetes	Diagnosed 20 or more years ago	X			
Diabetic Insulin Use	Taken insulin shots prior to age 50	X			
	Currently controlled with insulin use	X			
Diabetic Complications	Diagnosed or treated for insulin shock or diabetic coma in last 24 months			X	
	Diagnosed or treated for insulin shock or diabetic coma 25+ months ago	X			
	Diagnosed or treated for Retinopathy in last 24 months			X	
	Diagnosed or treated for Retinopathy 25+ months ago	X			
	Diagnosed or treated for Nephropathy in last 24 months			X	
	Diagnosed or treated for Nephropathy 25+ months ago	X			
	Diagnosed or treated for Neuropathy in last 24 months			X	
	Diagnosed or treated for Neuropathy 25+ months Ago	X			
	Amputation due to diabetes				X
Defibrillator	Ever				X
Dementia	Been medically diagnosed				X
Diagnostic Testing, Surgery, Hospitalization	Recommended within the past 0-12 months; has not been completed or for which results are not known				X
	Recommended within the past 13-24 months; has not been completed or for which results are not known	X			
	25+ months	X			
Emphysema	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months ago		X		

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Heart Attack	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 25-36 months	X			
Heart Defect	Ever medically diagnosed but not surgically repaired (*See Heart Surgery if repaired)				X
Heart Surgery	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 25-36 months	X			
Hepatitis (Chronic) inflamed > 6 mos	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			
	Medically diagnosed or treated 37+ months ago	X			
Hepatitis (Any/Acute)	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			
	Medically diagnosed or treated 37+ months ago	X			
Home Health Care	Currently receiving				X
	Not currently receiving or advised to be receiving	X			
Hospice Care	Currently receiving				X
Hospitalization/Nursing Facility	Currently hospitalized/confined				X
	Not hospitalized or advised to be hospitalized	X			
Huntington's Disease	Been medically treated or diagnosed				X
Kidney Dialysis	Had or been medically advised to have				X
Kidney Disease/Insufficiency	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 25+ months	X			
Kidney Failure	Advised treatment/treated other than Dialysis in last 24 months			X	
	Advised treatment/treated for Dialysis in last 12 months				X
Liver Disease	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Liver Failure	Been medically treated or diagnosed				X
Lupus	Ever been diagnosed		X		
Mental Incapacity	Ever				X
Multiple Sclerosis	Ever		X		
Muscular Dystrophy	Ever				X
Nervous Disorder (Hospitalized For)	within 24 months	X			
Nicotine	No nicotine or tobacco within 12 months = Non-Smoker				
	No tobacco, only nicotine within 12 months = Smoker				
	Occasional pipe/cigar use within 12 months = Smoker				
	Tobacco, but not cigarettes within 12 months = Smoker				
	Cigarettes within 12 months = Smoker				
Organ Transplant	Had, or have been medically advised to have				X
Oxygen	Used within last 12 months (not now)				X
	Used within the past 13-24 months (not now)	X			
Pacemaker	Inserted within the past 0-12 months			X	
	Inserted within the past 13-24 months		X		
	Inserted within the past 25-36 months	X			
	Inserted 37+ months ago	X			
Paralysis	If no help needed with activities of daily living	X			
Parkinson's Disease	Ever		X		
Schizophrenia	Ever	X			
Seizures	Been medically diagnosed or treated within 3 years	X			
Stroke/TIA	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 25-36 months	X			
	Medically diagnosed or treated 37+ months	X			

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Terminal Illness	Been medically diagnosed or treated (life expectancy within 12 months)				X
Ulcerative Colitis	Medically diagnosed or treated within the past 3 years	X			
Wheelchair/Scooter Use	Current wheelchair NOT due to disease				X
	Current wheelchair due to disease (not accident)				X