

SERFF Tracking Number: AHLI-127033851 State: Arkansas
 Filing Company: The American Home Life Insurance Company State Tracking Number: 47976
 Company Tracking Number:
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: Annuity Products-2011
 Project Name/Number: /

Filing at a Glance

Company: The American Home Life Insurance Company

Product Name: Annuity Products-2011 SERFF Tr Num: AHLI-127033851 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 47976
 Variable Closed
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Juell Moulden Disposition Date: 02/23/2011
 Date Submitted: 02/14/2011 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile: 02/10/2011
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 02/23/2011
 State Status Changed: 02/23/2011
 Deemer Date: Created By: Juell Moulden
 Submitted By: Juell Moulden Corresponding Filing Tracking Number:
 Filing Description:
 The U-FPA (REV 01/11)-AR is the annuity application that is used with the policies also being filed for approval (FORM 10 FPDA5-AR and FORM 10 FPDA-AR 9) within this filing. This application is a revision of the previously approved U-FPA-AR.

FORM 10 FPDA5-AR and FORM 10 FPDA9-AR are Flexible Premium Deferred Annuity Contracts that carry a Minimum Guaranteed Interest Rate of 1.0%. Effective annual rates of interest are established by the Company. Interest is credited on a daily basis. FORM 10 FPDA5-AR has a 5 year surrender period and FORM 10 FPDA9-AR has a 9 year surrender period.

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FORM 10 SPDAP-AR is a Single Premium Deferred Annuity Contract with a 9 year surrender period. FORM 10 SPDAP-AR carries a Minimum Guaranteed Interest Rate of 1.0%. Effective annual rates of interest are established by the Company. Interest is credited on a daily basis. FORM 10 SPDAP-AR is used with the previously approved preneed application form, U-7-PN-AR.

The ENDANN 10 IR-TRAD-AR and ENDANN 10 IR-ROTH-AR are endorsements to the policy forms FORM 10 FPDA5-AR and FORM 10 FPDA9-AR. These endorsements will be marketed with these annuity forms to make the annuity a tax qualified IRA and to make the annuity a tax qualified Roth annuity, respectively. These endorsements are revisions of the previously approved ENDANN 01 IR-TRAD-AR and ENDANN 01 IR-ROTH-AR. A readability score is not given for these forms as their contents are required by law (see forms for specific laws).

None of the forms filed within this filing have previously been submitted or denied approval by your department. They are new forms and will not replace any existing forms.

I certify that all forms submitted for approval are at least 10pt font.

Company and Contact

Filing Contact Information

Juell Nebergall, Legal Correspondent jnebergall@amhomelife.com
400 S Kansas Ave 785-235-6276 [Phone] 344 [Ext]
P.O. Box 1497 785-235-1037 [FAX]
Topeka, KS 66601

Filing Company Information

The American Home Life Insurance Company CoCode: 60542 State of Domicile: Kansas
400 S Kansas Ave Group Code: Company Type: Life Insurance &
Annuities
P.O. Box 1497 Group Name: State ID Number:
Topeka, KS 66601 FEIN Number: 48-0119710
(785) 235-6276 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$300.00

SERFF Tracking Number: AHLL-127033851 State: Arkansas
 Filing Company: The American Home Life Insurance Company State Tracking Number: 47976
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Annuity Products-2011
 Project Name/Number: /
 Retaliatory? No
 Fee Explanation: 3 policies @ \$50
 1 application @ \$50
 2 Endorsements @ \$50
 = \$300
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The American Home Life Insurance Company	\$300.00	02/14/2011	44678131

SERFF Tracking Number: AHLL-127033851 State: Arkansas
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Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Annuity Products-2011
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/23/2011	02/23/2011

SERFF Tracking Number: AHLL-127033851 State: Arkansas
Filing Company: The American Home Life Insurance Company State Tracking Number: 47976
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Annuity Products-2011
Project Name/Number: /

Disposition

Disposition Date: 02/23/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AHLL-127033851 State: Arkansas
 Filing Company: The American Home Life Insurance Company State Tracking Number: 47976
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Annuity Products-2011
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Statement of Variability	Yes	Yes
Form	Annuity Application	Yes	Yes
Form	Flexible Premium Deferred Annuity Contract, 5 Year Surrender Period	Yes	Yes
Form	Flexible Premium Deferred Annuity Contract, 9 Year Surrender Period	Yes	Yes
Form	Single Premium Deferred Annuity Contract	Yes	Yes
Form	Individual Retirement Annuity Endorsement- Traditional IRA	Yes	Yes
Form	Roth Individual Retirement Annuity Endorsement	Yes	Yes

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Form Schedule

Lead Form Number: U-FPA (REV 01/11)-AR

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	U-FPA (REV 01/11)-AR	Application/ Annuity Enrollment Form	Initial		0.000	U-FPA (REV 01-11)-AR.pdf
	FORM 10 FPDA5-AR	Policy/Cont Flexible Premium ract/Fratern Deferred Annuity al Contract, 5 Year Certificate Surrender Period	Initial		45.500	Form 10 FPDA5-AR- Bracketed.pdf
	FORM 10 FPDA9-AR	Policy/Cont Flexible Premium ract/Fratern Deferred Annuity al Contract, 9 Year Certificate Surrender Period	Initial		45.600	Form 10 FPDA9-AR Bracketed.pdf
	FORM 10 SPDAP-AR	Policy/Cont Single Premium ract/Fratern Deferred Annuity al Contract Certificate	Initial		45.600	Form 10 SPDAP-AR Bracketed.pdf
	ENDANN 10 IR-TRAD-AR	Certificate Individual Retirement Annuity Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ENDANN 10 IR-TRAD-AR.pdf
	ENDANN 10 IR-ROTH-AR	Certificate Roth Individual Retirement Annuity Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ENDANN 10 IR-ROTH-AR.pdf



THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS
 400 S. KANSAS AVENUE
 P.O. BOX 1497
 TOPEKA, KS 66601-1497

ANNUITY APPLICATION

Policy Name and Type of Annuity

- Non Tax Qualified Annuity
- Tax Qualified Annuity
 - IRA Traditional Individual Retirement Annuity
 - Roth IRA
- Flexible Premium Deferred Annuity, 5 year
- Flexible Premium Deferred Annuity, 9 year
- Immediate

Premiums

Cash Submitted with Application \$ _____; Tax year 20 ____
 Estimated Transfer/Rollover/1035 Amount \$ _____
 Regular Contribution Amount \$ _____

Select Mode: Annual Semi-Annually Quarterly Monthly Bank Draft*

* If a monthly bank draft is selected, complete the authorization agreement below and provide void check.

Annuitant

Name _____
 Address _____
 Sex M F Age _____ Date of Birth _____
 SSN _____ Phone Number _____

Owner (if different from annuitant)

Name _____
 Address _____
 Sex M F Age _____ Date of Birth _____
 Tax ID or SSN _____ Phone Number _____
 E-Mail (optional) _____

Primary Beneficiary

(Upon the death of the Owner, the primary beneficiary, if living, will receive the death benefit)

Name _____
 Address _____
 Relationship to Owner _____
 Date of Birth _____ SSN _____

Contingent Beneficiary

Name _____
 Address _____
 Relationship to Owner _____
 Date of Birth _____ SSN _____

Is there existing life insurance and/or annuity contract(s) on the life of the annuitant? Yes No

Will this annuity replace or change any existing life insurance or annuity the annuitant now carries? Yes No

If either question is answered "Yes", specify company below and submit all replacement forms required by state regulation.

Name of Company	Face Amount	Policy Number	Year Issued	Type of Contract

If 1035 exchange or other transfer of assets, attach: (1) exchange forms(s) or letter(s); and (2) replacement form(s), if applicable.

Special Instructions _____

U-FPA (REV 01/11)-AR

Authorization Agreement for Preauthorized Payments

In favor of The American Home Life Insurance Company of Kansas, P.O. Box 1497 • Topeka, Kansas 66601, ID# 48-0119710. I (we) hereby authorize The American Home Life Insurance Company of Kansas, hereinafter called the COMPANY, to initiate debit entries to my (our) Checking Savings account (select one) indicated below and the depository named below, hereafter called DEPOSITORY, to debit same to such account.

DEPOSITORY NAME _____ BRANCH _____
 CITY _____ STATE _____ ZIP _____
 TRANSIT / ABA NO. _____ ACCOUNT NO. _____

This authority is to remain in full force and effect until COMPANY and DEPOSITORY have received written notification from me (or either of us) of its termination. For any changes to this authority, including termination thereof, please allow Seven (7) business days after COMPANY has received such notification to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

NAME(S) _____ SSN. _____

DATE _____ SIGNED _____

IMPORTANT: ATTACH VOID CHECK TO CERTIFY ABOVE INFORMATION

U-FPA (REV 01/11) -AR

Requested Withdrawal Date: _____
 (of each month)

STATE DISCLOSURES

Arkansas only:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

TAX IDENTIFICATION NUMBER CERTIFICATION*

Under Penalties of Perjury I Certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and, 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

I have read the responses contained in this application and I agree that all statements and answers are true and complete. I certify under penalty of perjury that the social security or Tax I.D. Number shown on the application is correct. I understand that, as a policyholder of The American Home Life Insurance Company of Kansas, I may attend any and all meetings of the Policyholders of the Company. If I do not attend, the Executive Committee of the Board of Directors will act as my lawful proxy, until that proxy is revoked by me, in writing. The Annual meeting of the Policyholders shall be held at 10:00 A.M. on the second Tuesday in March of each year.

Signed at _____ Owner's Signature _____

Date _____ Annuitant's Signature _____

Certification Instructions- You must cross out item (2) above if you have been notified by IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. For contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct Tax Identification Number.

AGENT'S CERTIFICATION

I hereby certify that, to the best of my knowledge, there is is not existing life insurance and/or annuity contract(s) on the life of the annuitant. If there is, I have presented and read the annuitant a notice regarding replacement, if required by applicable state law. If there is existing coverage, I certify that the annuity hereby applied for will will not replace any existing life insurance or annuity contract. I further certify that: 1) the above answers are full, complete and true to the best of my knowledge; 2) that the above signatures are those they are represented to be; and 3) that the application was signed by all proposed owners and the annuitant in my presence.

Signed at _____ Licensed Agent _____

Date _____ Agent Number _____

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

400 Kansas Avenue, P.O. Box 1497
Topeka, Kansas 66601

A Mutual Company

Flexible Premium Deferred Annuity
This is a Legal Contract – Please read it carefully

The American Home Life Insurance Company of Kansas ("We", "Us", "Our" and "Company") will, subject to the terms of this Contract, pay an annuity commencing on the Annuity Date to the Annuitant, if then living, in accordance with the Annuity Payment Provisions. If the Owner, or the Annuitant if not the Owner, dies while the Contract is in force and before the Annuity Date, the Company will pay a Death Benefit to the Beneficiary upon receipt of due proof of death. All payments made are subject to the provisions contained on the following pages, all of which are part of this Contract.

This Contract is issued in consideration of the Contract Application and the initial premium payment.

**NOTICE OF 30 DAY RIGHT TO EXAMINE
RIGHT TO CANCEL**

This Contract may be cancelled by delivering or sending a written notice to The American Home Life Insurance Company of Kansas, P.O. Box 1497, Topeka, Kansas 66601 or to the insurance agent through whom it was effected, and by returning the Contract before midnight of the thirtieth day after the date the Contract is delivered. Notice given by mail and return of the Contract by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Contract within thirty days after it receives notice of cancellation and the returned Contract.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Contract, You may call Our toll-free number 1-800-876-0199. You may write to the Company at its Home Office address: The American Home Life Insurance Company of Kansas, Attention: Policyowners Service, P.O. Box 1497, Topeka, Kansas 66601. If you are unable to contact the Company and/or unable to resolve your complaint, you may contact the Arkansas Insurance Department, Consumer Services Divisions, 1200 West Third Street, Little Rock, Arkansas 72201 or by telephone at (800) 852-5494.

Signed for the Company at Topeka, Kansas, to be effective on the Contract Date.



Secretary



President

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity Starting on Annuity Date
Annuity Payable in Fixed Dollar Amounts
Death Benefit Payable if Owner Dies Before Annuity Date
Participating

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CONTRACT DATA

Contract Number: [0000101]
Contract Date: [12/10/2010]

Annuity Date: [12/10/2051]

Annuitant: [JOHN S DOE]

Age of Annuitant
Nearest Birthday [35]
Sex: [MALE]

Owner: [JOHN S DOE]

Plan: FLEXIBLE PREMIUM DEFERRED ANNUITY- FPDA

Annuity Type: [NONQUALIFIED]

Initial Premium: [\$100,000.00]
Initial Interest Rate * : [3.00%]
Minimum Guaranteed Interest Rate: [1.00%]

Settlement Option: LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year	Surrender Charge Percentages
1	8%
2	7%
3	6%
4	4%
5	2%
6+	0%

**Annual Rate assumes no withdrawals.*

TABLE OF GUARANTEED VALUES
(Based on Guaranteed Interest)

The values shown below are based on the payment of a One Thousand (\$1,000); Initial Premium and an additional payment of One Thousand Dollars paid on the same day each year, no partial surrenders are made, no premium taxes paid, nor any excess interest declared.

The Cash Values reflect the scheduled surrender charges and the deduction of applicable fees. Values for different Premium amounts or for Contract Years not shown will be furnished upon request.

The Minimum Guaranteed Interest Rate is[1.00%]

End of Contract Year	Account Value	Cash Value
[1	1,010.00	929.20
2	2,030.10	1,887.99
3	3,060.40	2,876.78
4	4,101.00	3,936.96
5	5,152.01	5,048.97
6	6,213.53	6,213.53
7	7,285.67	7,285.67
8	8,368.53	8,368.53
9	9,462.22	9,462.22
10	10,566.84	10,566.84
11	11,682.51	11,682.51
12	12,809.34	12,809.34
13	13,947.43	13,947.43
14	15,096.90	15,096.90
15	16,257.87	16,257.87
16	17,430.45	17,430.45
17	18,614.75	18,614.75
18	19,810.90	19,810.90
19	21,019.01	21,019.01
20	22,239.20	22,239.20
21	23,471.59	23,471.59
22	24,716.31	24,716.31
23	25,973.47	25,973.47
24	27,243.20	27,243.20
25	28,525.63	28,525.63
26	29,820.89	29,820.89
27	31,129.10	31,129.10
28	32,450.39	32,450.39
29	33,784.89	33,784.89
30	35,132.74	35,132.74]

DEFINITION OF TERMS

Account Value - The Account Value is equal to the sum of:

- (a) all Premiums paid, **plus**;
- (b) interest credited, **less**;
- (c) any partial surrenders (including surrender charges applicable to such surrenders and any applicable premium taxes); and **less**
- (d) any fees and charges.

Age - The age on the nearest birthday.

Annuitant - The person who serves as the measuring life for purposes of determining the amount of annuity payments on the Annuity Date.

Annuity Date - The date annuity payments are scheduled to begin. The Annuity Date is shown on the Contract Data page. You may change the Annuity Date by making written request to Us. However, any Annuity Date must not be earlier than the first month of the end of the surrender charge expiry year.

Beneficiary - The person or persons who may:
(a) receive the Death Benefit in accordance with the **Death Provisions**; or (b) receive benefits under a Settlement Option containing a fixed period certain.

Cash Value - The Account Value **less** any applicable surrender charge.

Code - The U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

Contract Date - The date this Contract becomes effective. The Contract Date is the date from which Contract anniversaries, years and months are determined. The Contract Date is shown on the Contract Data page.

Contract Year - The period between Contract anniversary dates.

Death Benefit - The amount payable to the Beneficiary if the Owner dies before the Annuity Date.

The Death Benefit will be equal to the Account Value.

Initial Interest Rate - The effective annual interest rate used for the calculation of interest during the first Contract Year. The Initial Interest Rate is shown on the Contract Data page.

Minimum Guaranteed Interest Rate - The minimum effective annual rate of interest We will credit to the Contract. The Minimum Guaranteed Interest Rate is shown on the Contract Data page.

Natural Person - A human being only and not a trust, corporation or any other legally recognized entity.

Office - means Our Home Office at 400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601.

Owner - The person(s) or entity who may exercise all rights and privileges under this Contract during the lifetime of the Annuitant. If the Owner is not a Natural Person, it must have a taxpayer identification number. The Owner is shown on the Contract Data page.

Premium - An amount paid to Us as consideration for the benefits provided by the Contract.

"We", "Us", "Our" and "Company" - The American Home Life Insurance Company of Kansas.

You and Yours - means the Owner of this Contract.

PREMIUMS, FEES AND CHARGES PROVISIONS

Initial Premium - The Initial Premium is due on the Contract Date and is payable in advance at Our Office or to an authorized agent. Subsequent Premiums are payable at Our Office. Subject to the limitations described below, Premiums after the first may be paid in any amount and at any time before the Annuity Date.

Planned Periodic Premiums - Upon written request, We will also arrange for the payment of Planned Periodic Premiums under an authorized special payment facility.

Planned Periodic Premium payments must be at least \$25 monthly, \$75 quarterly, \$150 semiannually or \$300 annually.

You may, at any time before the Annuity Date, change the frequency or amount of Planned Periodic Premium payments. We may limit the amount of any Premium.

Premium Payment Limitations - In no event may the sum of all Premiums paid during any taxable year exceed the limits imposed by any applicable federal or state law, rule or regulation.

ESTABLISHMENT AND CREDITING OF INTEREST

Establishment of Interest Rates - We will establish effective annual rates of interest by resolution of Our Board of Directors. The amount of such interest will never be less than the Minimum Guaranteed Interest Rate shown on the Contract Data page.

We will not change Your interest rate amount or method of determining such interest more than once in any Contract Year.

Crediting of Interest - Interest will be earned from the first day after the date each Premium is received at Our Office to the date of payment or other application by Us.

Interest will be credited on a daily basis, at a daily rate, which is the daily equivalent to the effective annual rate of interest then in effect, but in no event less than Minimum Guaranteed Interest Rate shown on the Contract Data page.

AUTOMATIC NON-FORFEITURE OPTION

If You cease paying Premiums to the Contract, this Contract will continue on a paid-up basis. This means that You may continue to exercise all rights and privileges granted by the Contract. This also means that any charges and/or fees will continue to be deducted as described under

the applicable provisions of this Contract until the earlier of: (1) the Annuity Date; (2) the date this Contract is surrendered; or (3) Your death.

Premium payments may be resumed at any time while this Contract is in force.

SURRENDER PROVISIONS

Partial Surrenders - Upon written request before the Annuity Date, You may make withdrawals from this Contract, subject to the following conditions:

- (a) a withdrawal may not be less than \$200;
- (b) the Account Value remaining after a partial surrender must be at least \$1,000.

Total Surrender - Upon written request, in a form and manner satisfactory to Us, You may surrender this Contract for its Cash Value at any time during the Annuitant's lifetime and before the Annuity Date. Payment of the Cash Value will be in full settlement of Our liability under this Contract.

Surrender Charge - The Surrender Charge will be determined by multiplying the Account Value or partial surrender, as applicable, by the appropriate percentage as shown in the Table of Surrender Charge Percentages, on the date of withdrawal.

The Table of Surrender Charge Percentages is shown on the Contract Data page.

Payment of Surrenders - Any surrender will be paid in cash.

Delay of Payment - We may delay payment of any partial or total surrender amount for up to six (6) months after We receive Your written request.

ANNUITY PAYMENT PROVISIONS

Annuity Payments - The Owner may designate the person(s) to whom annuity payments will be made. If the Owner fails to make such a designation, annuity payments will be made to the Annuitant during the Annuitant's lifetime.

Date Annuity Payments Start - Annuity payments will start on the Annuity Date if the Annuitant is living and the Contract has not been surrendered. Unless otherwise changed, the Settlement Option is shown on the Contract Data page.

Change of Settlement Option - During the Annuitant's lifetime and before the Annuity Date, You may change the Settlement Option. Your written election must be received by Us at Our Office at least 30 days prior to the Annuity Date.

Amount of Guaranteed Monthly Annuity - The amount of the annuity payments will be determined as of the Annuity Date. We will apply the Cash Value as a single premium under the appropriate Settlement Option Table.

DEATH PROVISIONS

In General - Notwithstanding any provision of this Contract to the contrary, any benefits required to be paid under this Contract will be paid in a manner that satisfies the requirements of Code Section 72(s), as amended from time to time.

Death of Annuitant - If the Annuitant dies before annuity payments under a Settlement Option begin and while the Owner is living, the Owner will become the Annuitant, until and unless We receive other written notice.

If the Owner is not a Natural Person, the Annuitant may not be changed or a new Annuitant may not be designated. For purposes of the **Death Provisions**, the Annuitant will be considered the Owner.

Death of Owner After Annuity Payments Begin - If any Owner dies on or after the date annuity payments under a Settlement Option begin, any remaining benefit payable will be distributed at least as rapidly as under the Settlement Option then in effect. Until all distributions have been made, the payee will have all rights of ownership.

Death of Owner Before Annuity Payments Begin - If any Owner dies before payment under a Settlement Option starts, We will pay the Death Benefit as described under the **Payment of Death Benefit** provision.

The Death Benefit must be distributed within five (5) years after the Owner's death. If the Death Benefit is not taken in one sum immediately, the Contract will continue subject to the provisions of this section. If this Contract is still in force at the end of the five (5) year period, We will pay any remaining Death Benefit. Surviving Owners, if any, shall continue to have all rights of ownership until all distributions have been made. If there is no surviving Owner, the Beneficiary shall have all rights of ownership until all distributions are made.

If the Death Benefit is not taken in one sum immediately, a Beneficiary who is a Natural Person may elect to receive his entire interest in this Contract under a Settlement Option over his life or over a fixed period not extending

beyond his life expectancy, with distributions beginning within one year of the Owner's death. Settlement Options are available only with Our consent if the payee is not a Natural Person.

If the Beneficiary is the surviving spouse of the deceased Owner, he or she may continue the Contract with the surviving spouse as the Owner and the **Death Provisions** will not be applicable until the spouse's death. Upon the death of the surviving spouse, the Death Benefit at that time will be payable as provided in this section, except that this paragraph shall not apply.

Payment of Death Benefit - Unless You choose otherwise in writing to Us, payment of any Death Benefit will be made to the first person among the following who is alive following Your death:

1. the Primary Beneficiary;
2. the Contingent Beneficiary; and
3. if no Primary or Contingent Beneficiary is alive when the Death Benefit is first due, We will make payment to the successors, transferees or estate of the Owner.

Except as provided herein, non-survivors, heirs or estates will not be entitled to any shares. Any person who disclaims an interest will be considered not alive for purposes of this Contract as of the date of written disclaimer.

Proof of death and proper written claim must be received by Us. This Contract or a lost contract statement must be received by Us.

Settlement of the proceeds resulting from the death of the Annuitant or the Owner will be made within (2) two months of the Company's receipt of due proof of death. Interest will be paid on the Death Benefit from the date of death to the date of payment, at a rate not less than the Minimum Guaranteed Interest Rate shown on the Contract Data Page.

Claims of Creditors - So far as permitted by law, the benefits will not be subject to any claim of the Beneficiary's creditors.

OWNER AND BENEFICIARY PROVISIONS

Owner - The Owner is designated on the Contract Data page, unless later changed. While the Annuitant is living, the Owner may exercise all rights and privileges granted by this Contract.

Change of Owner - You may change the designation of Owner during the lifetime of the Annuitant. Written notice of the change in Owner must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

Change of Annuitant - You may change the designation of the Annuitant at any time before the Annuity Date. Written notice of the change in Annuitant must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

The Annuitant may not be changed if the Owner is not a Natural Person.

Primary/Contingent Beneficiary - The Primary and Contingent Beneficiaries (if any) are the persons named on the application, unless later changed. If more than one person is named as Primary or

Contingent Beneficiary, any payment will be made in equal shares to the survivors or survivor of such persons, unless otherwise provided. If the Beneficiary is "children," this means children born to or legally adopted.

Change of Primary/Contingent Beneficiary - You may change the Primary and/or Contingent Beneficiary during the lifetime of the Annuitant by giving written notice to Us at Our Office. We will not be bound by any change of Beneficiary unless it is made in writing and recorded at Our Office.

The change in Beneficiary will take effect on the date of the written request, but will be subject to any payment made or other action taken by Us before the request was filed. A Beneficiary designated irrevocably may not be changed without the written consent of that Beneficiary, except to the extent required by law.

Death of Primary/Contingent Beneficiary - The interest of any Primary or Contingent Beneficiary who dies before the Owner will terminate at the death of such Beneficiary. The interest of any Beneficiary who dies at the time of, or within 15 days after, the Owner will also terminate if no benefits have been paid to such Beneficiary. The benefits will then be paid as though the Beneficiary had died before the Owner.

GENERAL PROVISIONS

Entire Contract - This Contract is issued in consideration of the application and payment of the Initial Premium. The Contract, the application, a copy of which is attached, and all amendments, endorsements and riders which are attached, make the entire contract.

Misstatement of Age or Sex - If the age or sex of the Annuitant or of any other measuring life has been misstated, all amounts payable under this Contract will be those which would be due if the correct age and/or sex had been stated. Any adjustment will be made against future

payments, with yearly interest (not to exceed 6%) charged or credited.

Computations - A detailed statement of the method of determining reserves and values under this Contract has been filed with the insurance supervisory official of the jurisdiction in which the Contract is delivered. Any paid-up annuity, Cash Value or Death Benefit that may be available under this Contract shall not be less than the minimum benefits required by law in that state.

GENERAL PROVISIONS

(Continued)

Proof of Age and Sex - We have the right to require proof satisfactory to Us of the payee's age and sex. We will require this proof before We make any payments.

Proof of Survival - We have the right to require proof satisfactory to Us that the payee is alive at the time each annuity payment is due.

Changes in the Contract - Agents are authorized to receive and forward applications, but only Our President, Vice President or Secretary have the authority to make any changes to this Contract. Any such changes must be made in writing and endorsed by an authorized person. No agent or other person has authority to change this Contract or any of its provisions.

We may change or amend this Contract at any time, without Your consent, if such change or amendment is necessary to comply with any changes in the Code so as to continue treatment of this Contract as an annuity Contract, or as required by any other applicable federal or state law, rule or regulation.

Incontestability - This Contract will be incontestable from the Contract Date.

Assignment of Contract - No assignment of this Contract will be binding on Us unless it has been recorded at Our Office. We will not assume any responsibility for the validity or sufficiency of an assignment. Any claim under an assignment will be subject to proof of the assignee's interest satisfactory to Us. The interest of any Beneficiary will be subject to the rights of any assignee of record at Our Office, unless the Beneficiary was effectively designated as an irrevocable beneficiary prior to the assignment.

Annual Report - At least once each calendar year, We will mail to the Owner a report of the Account Value and Cash Value. The report will be mailed to the last address of the Owner reported to Us. The information will be as of a date not more than two months prior to the date of mailing.

Jurisdiction - This Contract is subject to the

laws of the jurisdiction where it is delivered.

Conformity with State Law - If any provision of this Contract is contrary to any law to which it is subject, such provision is amended to conform to the minimum standards of such law.

Payments by the Company - All sums payable by Us under this Contract are payable at Our Office. All dollar amounts stated in this Contract mean United States dollars. Any money paid to or by Us must be in United States currency.

Premium Taxes - If applicable in the jurisdiction in which You reside, the amount of any premium tax imposed on Us relating to this Contract will be deducted in accordance with the Company's then current practice and any applicable jurisdictional law regarding premium taxes.

If premium tax rates change under Your jurisdiction's law, the applicable premium tax may also change. If You change the jurisdiction in which You reside, the premium tax may or may not apply.

Notices and Directions - We will not be bound by any authorization, direction, election or notice which is not in writing and received by Us at Our Office. All written notices required of Us by this Contract shall be presumed made on the date of mailing to the last known address of the Owner as shown on Our records.

Dividends - While this Contract is in force, it is eligible to receive dividends. The amount, if any, will be set each year by the Company. Dividends, if any, are payable at the end of each Contract Year. However, it is highly unlikely that dividends will be declared or paid on this Contract.

The Owner may select one of the options below. The Owner may change the option by written request. If no dividend option is selected, Option A will be automatic.

Option A - Paid in Cash.

Option B - Left with the Company to earn interest at no less than 2.5% per year.

SETTLEMENT OPTIONS PROVISIONS

Settlement Options - The benefit can be paid:

In one lump sum; or
In any way the Company agrees.

Before the Annuitant dies, the Owner can choose how the benefits are to be paid. After the Annuitant dies, the Beneficiary can choose the way unless the Company is told otherwise in writing by the Owner.

Once payments have started, the election of Settlement Options 1 through 4 shall be final.

Settlement Options are available only with the Company's consent if: (a) this Contract is assigned; or (b) the payee is a trust, corporation or any other legally recognized entity other than a Natural Person.

All payments are subject to the Company's amount limits. If the Company changes the limits, the Company may change the amount and interval of payments to comply with the new limits.

Option 1 – Life Income Only: The Company will pay equal monthly payments for the Annuitant's remaining lifetime. Payments end with the payment due just before the Annuitant's death. There is no death benefit under this Settlement Option.

Option 2 – Life Income with Fixed Period Certain: The Company will pay equal monthly payments for the longer of: (a) the Annuitant's life; or (b) the fixed period certain. The fixed period certain may be 10 years (120 months) or 20 years (240 months), but in no event may such fixed period certain exceed the Annuitant's life expectancy.

If the Annuitant dies during the fixed period certain, the remaining fixed period certain payments will be paid to the Beneficiary until all the remaining payments under the fixed period certain have been paid.

After the Annuitant's death, the Beneficiary may designate a payee to receive any remaining payments payable if the Beneficiary dies before all of the payments under the fixed period certain have been paid.

If the Beneficiary dies before receiving all of the remaining payments and there is no designated payee or a designated payee does not survive the Beneficiary for at least 15 days, the remaining fixed period certain payments will be paid to the Beneficiary's estate. If the Annuitant dies after all payments have been made for the fixed period certain, payments will end with the payment due just before the Annuitant's death.

Option 3 – Fixed Certain Only: The Company will pay equal annual, semiannual, quarterly or monthly payments for a fixed period certain of up to 30 years, but in no event may such fixed period certain exceed the Annuitant's life expectancy. If the Annuitant dies during the fixed period certain, the remaining fixed period certain payments will be paid to the Beneficiary until all the remaining payments under the fixed period certain have been paid.

After the Annuitant's death, the Beneficiary may designate a payee to receive any remaining payments payable if the Beneficiary dies before all of the payments under the fixed period certain have been made.

If the Beneficiary dies before receiving all of the remaining payments and there is no designated payee or a designated payee does not survive the Beneficiary for at least 15 days, the remaining fixed period certain payments will be paid to the Beneficiary's estate.

SETTLEMENT OPTIONS PROVISIONS

(Continued)

Option 4 – Payments of a Fixed Amount:

The Company will pay equal annual, semiannual, quarterly or monthly payments of the amount chosen until the proceeds and interest are fully paid. The payments must total at least \$120 a year for each \$1,000 of proceeds held under this Settlement Option. The final payment will equal the amount of any unpaid balance.

Option 5 – Proceeds Held At Interest Only:

The Company will hold the proceeds as principal, making interest payments annually, semiannually, quarterly or monthly, for a period of not less than five (5) years and no more than twenty (20) years, as elected. Payments under this Settlement Option will begin at the end of the first elected interest period following such date.

Other Forms of Payment – Benefits can be provided under any other Settlement Option not described in this section, subject to The Company's agreement and any applicable federal or state law, rule or regulation.

Basis of Computation -- The rates for all Settlement Options are based upon the Annuity 2000 Mortality Table, and a guaranteed interest rate that is compounded daily to produce an annual effective rate of 2%. The Company may declare and pay current interest higher than the guaranteed rate at any time.

SETTLEMENT OPTIONS PROVISIONS
(Continued)

Applicability of Rates - The rates contained in the Tables below will be used to provide a minimum guaranteed monthly annuity. The rates shown are for each \$1,000 of value applied under the applicable Settlement Option and do not include any applicable Premium taxes. Any applicable Premium tax will be withdrawn as described in the **Premium Taxes** provision.

Rates/Ages Not Shown - Any rates and/or ages not shown in the Tables contained in this section will be provided by Us upon written request.

Annuity 2000 Mortality Table; 12 payments per year; 2% interest.

Age of Payee	Monthly Income		Monthly Income for Life with a Guaranteed Period of:									
	For Life Only		5 Year		10 Year		15 Year		20 Year			
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
35	2.69	2.56	2.69	2.56	2.69	2.56	2.68	2.56	2.67	2.55		
36	2.72	2.59	2.72	2.59	2.72	2.59	2.71	2.59	2.70	2.58		
37	2.76	2.62	2.76	2.62	2.76	2.62	2.75	2.62	2.74	2.61		
38	2.80	2.66	2.80	2.66	2.79	2.65	2.79	2.65	2.77	2.64		
39	2.84	2.69	2.84	2.69	2.83	2.69	2.82	2.68	2.81	2.68		
40	2.88	2.73	2.88	2.72	2.87	2.72	2.86	2.72	2.85	2.71		
41	2.92	2.76	2.92	2.76	2.92	2.76	2.91	2.75	2.89	2.74		
42	2.97	2.80	2.97	2.80	2.96	2.80	2.95	2.79	2.93	2.78		
43	3.02	2.84	3.02	2.84	3.01	2.84	2.99	2.83	2.97	2.82		
44	3.07	2.88	3.07	2.88	3.06	2.88	3.04	2.87	3.01	2.86		
45	3.12	2.93	3.12	2.93	3.11	2.92	3.09	2.91	3.06	2.90		
46	3.18	2.97	3.17	2.97	3.16	2.97	3.14	2.96	3.11	2.94		
47	3.23	3.02	3.23	3.02	3.22	3.02	3.19	3.00	3.16	2.99		
48	3.29	3.07	3.29	3.07	3.27	3.07	3.25	3.05	3.21	3.03		
49	3.35	3.13	3.35	3.13	3.33	3.12	3.30	3.10	3.26	3.08		
50	3.42	3.18	3.41	3.18	3.40	3.17	3.36	3.16	3.31	3.13		
51	3.49	3.24	3.48	3.24	3.46	3.23	3.42	3.21	3.37	3.18		
52	3.56	3.31	3.55	3.30	3.53	3.29	3.49	3.27	3.42	3.23		
53	3.64	3.37	3.63	3.37	3.60	3.35	3.56	3.33	3.48	3.29		
54	3.72	3.44	3.71	3.44	3.68	3.42	3.63	3.39	3.54	3.35		
55	3.80	3.51	3.79	3.51	3.76	3.49	3.70	3.46	3.60	3.41		
56	3.89	3.59	3.88	3.58	3.84	3.56	3.77	3.53	3.67	3.47		
57	3.98	3.67	3.97	3.66	3.93	3.64	3.85	3.60	3.73	3.53		
58	4.08	3.76	4.07	3.75	4.02	3.72	3.93	3.68	3.80	3.60		
59	4.19	3.85	4.17	3.84	4.12	3.81	4.02	3.76	3.86	3.67		
60	4.30	3.94	4.29	3.93	4.22	3.90	4.11	3.84	3.93	3.74		
61	4.43	4.05	4.40	4.04	4.33	4.00	4.20	3.92	4.00	3.81		
62	4.55	4.16	4.53	4.14	4.45	4.10	4.29	4.02	4.07	3.88		
63	4.69	4.27	4.66	4.26	4.56	4.21	4.39	4.11	4.13	3.95		
64	4.84	4.40	4.80	4.38	4.69	4.32	4.49	4.21	4.20	4.03		
65	5.00	4.53	4.95	4.51	4.82	4.44	4.59	4.31	4.26	4.10		
66	5.16	4.67	5.11	4.65	4.96	4.56	4.69	4.41	4.32	4.18		
67	5.34	4.82	5.28	4.79	5.10	4.70	4.79	4.52	4.39	4.25		
68	5.53	4.98	5.46	4.95	5.25	4.84	4.89	4.63	4.44	4.32		
69	5.73	5.16	5.65	5.12	5.40	4.99	4.99	4.74	4.50	4.39		
70	5.95	5.35	5.85	5.30	5.56	5.14	5.10	4.86	4.55	4.45		
71	6.18	5.55	6.07	5.49	5.72	5.31	5.20	4.97	4.60	4.52		
72	6.43	5.77	6.29	5.70	5.89	5.48	5.29	5.09	4.64	4.57		
73	6.69	6.01	6.53	5.93	6.06	5.66	5.39	5.20	4.68	4.63		
74	6.97	6.27	6.77	6.17	6.23	5.85	5.48	5.31	4.71	4.68		

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

Home Office

400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601

NOTICE

If there are any questions about this Contract or if anyone seeks to replace this Contract, please contact an American Home Life agent or the Home Office of the Company. All inquiries should be in writing, stating the contract number.

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity Starting on Annuity Date

Annuity Payable in Fixed Dollar Amounts

Death Benefit Payable if Owner dies Before Annuity Date

Participating

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

400 Kansas Avenue, P.O. Box 1497
Topeka, Kansas 66601

A Mutual Company

Flexible Premium Deferred Annuity
This is a Legal Contract – Please read it carefully

The American Home Life Insurance Company of Kansas ("We", "Us", "Our" and "Company") will, subject to the terms of this Contract, pay an annuity commencing on the Annuity Date to the Annuitant, if then living, in accordance with the Annuity Payment Provisions. If the Owner, or the Annuitant if not the Owner, dies while the Contract is in force and before the Annuity Date, the Company will pay a Death Benefit to the Beneficiary upon receipt of due proof of death. All payments made are subject to the provisions contained on the following pages, all of which are part of this Contract.

This Contract is issued in consideration of the Contract Application and the initial premium payment.

**NOTICE OF 30 DAY RIGHT TO EXAMINE
RIGHT TO CANCEL**

This Contract may be cancelled by delivering or sending a written notice to The American Home Life Insurance Company of Kansas, P.O. Box 1497, Topeka, Kansas 66601 or to the insurance agent through whom it was effected, and by returning the Contract before midnight of the thirtieth day after the date the Contract is delivered. Notice given by mail and return of the Contract by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Contract within thirty days after it receives notice of cancellation and the returned Contract.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Contract, You may call Our toll-free number 1-800-876-0199. You may write to the Company at its Home Office address: The American Home Life Insurance Company of Kansas, Attention: Policyowners Service, P.O. Box 1497, Topeka, Kansas 66601. If you are unable to contact the Company and/or unable to resolve your complaint, you may contact the Arkansas Insurance Department, Consumer Services Divisions, 1200 West Third Street, Little Rock, Arkansas 72201 or by telephone at (800) 852-5494.

Signed for the Company at Topeka, Kansas, to be effective on the Contract Date.



Secretary



President

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity Starting on Annuity Date
Annuity Payable in Fixed Dollar Amounts
Death Benefit Payable if Owner Dies Before Annuity Date
Participating

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CONTRACT DATA

Contract Number: [0000102]
Contract Date: [12/25/2010]

Annuity Date: [12/25/2041]

Annuitant: [JOHN M DOE]

Age of Annuitant
Nearest Birthday [45]
Sex: [MALE]

Owner: [JOHN M DOE]

Plan: FLEXIBLE PREMIUM DEFERRED ANNUITY- FPDA

Annuity Type: [NONQUALIFIED]

Initial Premium: [\$75,000.00]
Initial Interest Rate * : [3.00%]
Minimum Guaranteed Interest Rate: [1.00%]

Settlement Option: LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year	Surrender Charge Percentages
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10+	0%

**Annual Rate assumes no withdrawals.*

TABLE OF GUARANTEED VALUES
(Based on Guaranteed Interest)

The values shown below are based on the payment of a One Thousand (\$1,000); Initial Premium and an additional payment of One Thousand Dollars paid on the same day each year, no partial surrenders are made, no premium taxes paid, nor any excess interest declared.

The Cash Values reflect the scheduled surrender charges and the deduction of applicable fees. Values for different Premium amounts or for Contract Years not shown will be furnished upon request.

The Minimum Guaranteed Interest Rate is [1.00%]

End of Contract Year	Account Value	Cash Value
[1	1,010.00	928.19
2	2,030.10	1,883.93
3	3,060.40	2,867.59
4	4,101.00	3,879.55
5	5,152.01	4,920.17
6	6,213.53	5,989.84
7	7,285.67	7,088.96
8	8,368.53	8,217.90
9	9,462.22	9,377.06
10	10,566.84	10,566.84
11	11,682.51	11,682.51
12	12,809.34	12,809.34
13	13,947.43	13,947.43
14	15,096.90	15,096.90
15	16,257.87	16,257.87
16	17,430.45	17,430.45
17	18,614.75	18,614.75
18	19,810.90	19,810.90
19	21,019.01	21,019.01
20	22,239.20	22,239.20
21	23,471.59	23,471.59
22	24,716.31	24,716.31
23	25,973.47	25,973.47
24	27,243.20	27,243.20
25	28,525.63	28,525.63
26	29,820.89	29,820.89
27	31,129.10	31,129.10
28	32,450.39	32,450.39
29	33,784.89	33,784.89
30	35,132.74	35,132.74]

DEFINITION OF TERMS

Account Value - The Account Value is equal to the sum of:

- (a) all Premiums paid, **plus**;
- (b) interest credited, **less**;
- (c) any partial surrenders (including surrender charges applicable to such surrenders and any applicable premium taxes); and **less**
- (d) any fees and charges.

Age - The age on the nearest birthday.

Annuitant - The person who serves as the measuring life for purposes of determining the amount of annuity payments on the Annuity Date.

Annuity Date - The date annuity payments are scheduled to begin. The Annuity Date is shown on the Contract Data page. You may change the Annuity Date by making written request to Us. However, any Annuity Date must not be earlier than the first month of the end of the Surrender Charge expiry year.

Beneficiary - The person or persons who may:
(a) receive the Death Benefit in accordance with the **Death Provisions**; or (b) receive benefits under a Settlement Option containing a fixed period certain.

Cash Value - The Account Value **less** any applicable surrender charge.

Code - The U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

Contract Date - The date this Contract becomes effective. The Contract Date is the date from which Contract anniversaries, years and months are determined. The Contract Date is shown on the Contract Data page.

Contract Year - The period between Contract anniversary dates.

Death Benefit - The amount payable to the Beneficiary if the Owner dies before the Annuity Date.

The Death Benefit will be equal to the Account Value.

Initial Interest Rate - The effective annual interest rate used for the calculation of interest during the first Contract Year. The Initial Interest Rate is shown on the Contract Data page.

Minimum Guaranteed Interest Rate - The minimum effective annual rate of interest We will credit to the Contract. The Minimum Guaranteed Interest Rate is shown on the Contract Data page.

Natural Person - A human being only and not a trust, corporation or any other legally recognized entity.

Office - means Our Home Office at 400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601.

Owner - The person(s) or entity who may exercise all rights and privileges under this Contract during the lifetime of the Annuitant. If the Owner is not a Natural Person, it must have a taxpayer identification number. The Owner is shown on the Contract Data page.

Premium - An amount paid to Us as consideration for the benefits provided by the Contract.

"We", "Us", "Our" and "Company" - The American Home Life Insurance Company of Kansas.

You and Yours - means the Owner of this Contract.

PREMIUMS, FEES AND CHARGES PROVISIONS

Initial Premium - The Initial Premium is due on the Contract Date and is payable in advance at Our Office or to an authorized agent. Subsequent Premiums are payable at Our Office. Subject to the limitations described below, Premiums after the first may be paid in any amount and at any time before the Annuity Date.

Planned Periodic Premiums - Upon written request, We will also arrange for the payment of Planned Periodic Premiums under an authorized special payment facility.

Planned Periodic Premium payments must be at least \$25 monthly, \$75 quarterly, \$150 semiannually or \$300 annually.

You may, at any time before the Annuity Date, change the frequency or amount of Planned Periodic Premium payments. We may limit the amount of any Premium.

Premium Payment Limitations - In no event may the sum of all Premiums paid during any taxable year exceed the limits imposed by any applicable federal or state law, rule or regulation.

ESTABLISHMENT AND CREDITING OF INTEREST

Establishment of Interest Rates - We will establish effective annual rates of interest by resolution of Our Board of Directors. The amount of such interest will never be less than the Minimum Guaranteed Interest Rate shown on the Contract Data page.

We will not change Your interest rate amount or method of determining such interest more than once in any Contract Year.

Crediting of Interest - Interest will be earned from the first day after the date each Premium is received at Our Office to the date of payment or other application by Us.

Interest will be credited on a daily basis, at a daily rate, which is the daily equivalent to the effective annual rate of interest then in effect, but in no event less than Minimum Guaranteed Interest Rate shown on the Contract Data page.

AUTOMATIC NON-FORFEITURE OPTION

If You cease paying Premiums to the Contract, this Contract will continue on a paid-up basis. This means that You may continue to exercise all rights and privileges granted by the Contract. This also means that any charges and/or fees will continue to be deducted as described under

the applicable provisions of this Contract until the earlier of: (1) the Annuity Date; (2) the date this Contract is surrendered; or (3) Your death.

Premium payments may be resumed at any time while this Contract is in force.

SURRENDER PROVISIONS

Partial Surrenders - Upon written request before the Annuity Date, You may make withdrawals from this Contract, subject to the following conditions:

- (a) a withdrawal may not be less than \$200;
- (b) the Account Value remaining after a partial surrender must be at least \$1,000.

This amount will not be subject to a Surrender Charge provided the amount withdrawn is not more than 10% of the Account Value and not more than one withdrawal is made during any contract year. Otherwise, a Surrender Charge will be assessed.

Total Surrender - Upon written request, in a form and manner satisfactory to Us, You may surrender this Contract for its Cash Value at any time during the Annuitant's lifetime and before the Annuity Date. Payment of the Cash Value will be in full settlement of Our liability under this Contract.

Surrender Charge - The Surrender Charge will be determined by multiplying the Account Value or partial surrender, as applicable, by the appropriate percentage as shown in the Table of Surrender Charge Percentages, on the date of withdrawal.

The Table of Surrender Charge Percentages is shown on the Contract Data page.

Payment of Surrenders - Any surrender will be paid in cash.

Delay of Payment - We may delay payment of any partial or total surrender amount for up to six (6) months after We receive Your written request.

ANNUITY PAYMENT PROVISIONS

Annuity Payments - The Owner may designate the person(s) to whom annuity payments will be made. If the Owner fails to make such a designation, annuity payments will be made to the Annuitant during the Annuitant's lifetime.

Date Annuity Payments Start - Annuity payments will start on the Annuity Date if the Annuitant is living and the Contract has not been surrendered. Unless otherwise changed, the Settlement Option is shown on the Contract Data page.

Change of Settlement Option - During the Annuitant's lifetime and before the Annuity Date, You may change the Settlement Option. Your written election must be received by Us at Our Office at least 30 days prior to the Annuity Date.

Amount of Guaranteed Monthly Annuity - The amount of the annuity payments will be determined as of the Annuity Date. We will apply the Cash Value as a single premium under the appropriate Settlement Option Table.

DEATH PROVISIONS

In General - Notwithstanding any provision of this Contract to the contrary, any benefits required to be paid under this Contract will be paid in a manner that satisfies the requirements of Code Section 72(s), as amended from time to time.

Death of Annuitant - If the Annuitant dies before annuity payments under a Settlement Option begin and while the Owner is living, the Owner will become the Annuitant, until and unless We receive other written notice.

If the Owner is not a Natural Person, the Annuitant may not be changed or a new Annuitant may not be designated. For purposes of the **Death Provisions**, the Annuitant will be considered the Owner.

Death of Owner After Annuity Payments Begin - If any Owner dies on or after the date annuity payments under a Settlement Option begin, any remaining benefit payable will be distributed at least as rapidly as under the Settlement Option then in effect. Until all distributions have been made, the payee will have all rights of ownership.

Death of Owner Before Annuity Payments Begin - If any Owner dies before payment under a Settlement Option starts, We will pay the Death Benefit as described under the **Payment of Death Benefit** provision.

The Death Benefit must be distributed within five (5) years after the Owner's death. If the Death Benefit is not taken in one sum immediately, the Contract will continue subject to the provisions of this section. If this Contract is still in force at the end of the five (5) year period, We will pay any remaining Death Benefit. Surviving Owners, if any, shall continue to have all rights of ownership until all distributions have been made. If there is no surviving Owner, the Beneficiary shall have all rights of ownership until all distributions are made.

If the Death Benefit is not taken in one sum immediately, a Beneficiary who is a Natural Person may elect to receive his entire interest in this Contract under a Settlement Option over his life or over a fixed period not extending

beyond his life expectancy, with distributions beginning within one year of the Owner's death. Settlement Options are available only with Our consent if the payee is not a Natural Person.

If the Beneficiary is the surviving spouse of the deceased Owner, he or she may continue the Contract with the surviving spouse as the Owner and the **Death Provisions** will not be applicable until the spouse's death. Upon the death of the surviving spouse, the Death Benefit at that time will be payable as provided in this section, except that this paragraph shall not apply.

Payment of Death Benefit - Unless You choose otherwise in writing to Us, payment of any Death Benefit will be made to the first person among the following who is alive following Your death:

1. the Primary Beneficiary;
2. the Contingent Beneficiary; and
3. if no Primary or Contingent Beneficiary is alive when the Death Benefit is first due, We will make payment to the successors, transferees or estate of the Owner.

Except as provided herein, non-survivors, heirs or estates will not be entitled to any shares. Any person who disclaims an interest will be considered not alive for purposes of this Contract as of the date of written disclaimer.

Proof of death and proper written claim must be received by Us. This Contract or a lost contract statement must be received by Us.

Settlement of the proceeds resulting from the death of the Annuitant or the Owner will be made within (2) two months of the Company's receipt of due proof of death. Interest will be paid on the Death Benefit from the date of death to the date of payment, at a rate not less than the Minimum Guaranteed Interest Rate shown on the Contract Data Page.

Claims of Creditors - So far as permitted by law, the benefits will not be subject to any claim of the Beneficiary's creditors.

OWNER AND BENEFICIARY PROVISIONS

Owner - The Owner is designated on the Contract Data page, unless later changed. While the Annuitant is living, the Owner may exercise all rights and privileges granted by this Contract.

Change of Owner - You may change the designation of Owner during the lifetime of the Annuitant. Written notice of the change in Owner must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

Change of Annuitant - You may change the designation of the Annuitant at any time before the Annuity Date. Written notice of the change in Annuitant must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

The Annuitant may not be changed if the Owner is not a Natural Person.

Primary/Contingent Beneficiary - The Primary and Contingent Beneficiaries (if any) are the persons named on the application, unless later changed. If more than one person is named as Primary or

Contingent Beneficiary, any payment will be made in equal shares to the survivors or survivor of such persons, unless otherwise provided. If the Beneficiary is "children," this means children born to or legally adopted.

Change of Primary/Contingent Beneficiary - You may change the Primary and/or Contingent Beneficiary during the lifetime of the Annuitant by giving written notice to Us at Our Office. We will not be bound by any change of Beneficiary unless it is made in writing and recorded at Our Office.

The change in Beneficiary will take effect on the date of the written request, but will be subject to any payment made or other action taken by Us before the request was filed. A Beneficiary designated irrevocably may not be changed without the written consent of that Beneficiary, except to the extent required by law.

Death of Primary/Contingent Beneficiary - The interest of any Primary or Contingent Beneficiary who dies before the Owner will terminate at the death of such Beneficiary. The interest of any Beneficiary who dies at the time of, or within 15 days after, the Owner will also terminate if no benefits have been paid to such Beneficiary. The benefits will then be paid as though the Beneficiary had died before the Owner.

GENERAL PROVISIONS

Entire Contract - This Contract is issued in consideration of the application and payment of the Initial Premium. The Contract, the application, a copy of which is attached, and all amendments, endorsements and riders which are attached, make the entire contract.

Misstatement of Age or Sex - If the age or sex of the Annuitant or of any other measuring life has been misstated, all amounts payable under this Contract will be those which would be due if the correct age and/or sex had been stated. Any adjustment will be made against future

payments, with yearly interest (not to exceed 6%) charged or credited.

Computations - A detailed statement of the method of determining reserves and values under this Contract has been filed with the insurance supervisory official of the jurisdiction in which the Contract is delivered. Any paid-up annuity, Cash Value or Death Benefit that may be available under this Contract shall not be less than the minimum benefits required by law in that state.

GENERAL PROVISIONS

(Continued)

Proof of Age and Sex - We have the right to require proof satisfactory to Us of the payee's age and sex. We will require this proof before We make any payments.

Proof of Survival - We have the right to require proof satisfactory to Us that the payee is alive at the time each annuity payment is due.

Changes in the Contract - Agents are authorized to receive and forward applications, but only Our President, Vice President or Secretary have the authority to make any changes to this Contract. Any such changes must be made in writing and endorsed by an authorized person. No agent or other person has authority to change this Contract or any of its provisions.

We may change or amend this Contract at any time, without Your consent, if such change or amendment is necessary to comply with any changes in the Code so as to continue treatment of this Contract as an annuity Contract, or as required by any other applicable federal or state law, rule or regulation.

Incontestability - This Contract will be incontestable from the Contract Date.

Assignment of Contract - No assignment of this Contract will be binding on Us unless it has been recorded at Our Office. We will not assume any responsibility for the validity or sufficiency of an assignment. Any claim under an assignment will be subject to proof of the assignee's interest satisfactory to Us. The interest of any Beneficiary will be subject to the rights of any assignee of record at Our Office, unless the Beneficiary was effectively designated as an irrevocable beneficiary prior to the assignment.

Annual Report - At least once each calendar year, We will mail to the Owner a report of the Account Value and Cash Value. The report will be mailed to the last address of the Owner reported to Us. The information will be as of a date not more than two months prior to the date of mailing.

Jurisdiction - This Contract is subject to the

laws of the jurisdiction where it is delivered.

Conformity with State Law - If any provision of this Contract is contrary to any law to which it is subject, such provision is amended to conform to the minimum standards of such law.

Payments by the Company - All sums payable by Us under this Contract are payable at Our Office. All dollar amounts stated in this Contract mean United States dollars. Any money paid to or by Us must be in United States currency.

Premium Taxes - If applicable in the jurisdiction in which You reside, the amount of any premium tax imposed on Us relating to this Contract will be deducted in accordance with the Company's then current practice and any applicable jurisdictional law regarding premium taxes.

If premium tax rates change under Your jurisdiction's law, the applicable premium tax may also change. If You change the jurisdiction in which You reside, the premium tax may or may not apply.

Notices and Directions - We will not be bound by any authorization, direction, election or notice which is not in writing and received by Us at Our Office. All written notices required of Us by this Contract shall be presumed made on the date of mailing to the last known address of the Owner as shown on Our records.

Dividends - While this Contract is in force, it is eligible to receive dividends. The amount, if any, will be set each year by the Company. Dividends, if any, are payable at the end of each Contract Year. However, it is highly unlikely that dividends will be declared or paid on this Contract.

The Owner may select one of the options below. The Owner may change the option by written request. If no dividend option is selected, Option A will be automatic.

Option A - Paid in Cash.

Option B - Left with the Company to earn interest at no less than 2.5% per year.

SETTLEMENT OPTIONS PROVISIONS

Settlement Options - The benefit can be paid:

In one lump sum; or
In any way the Company agrees.

Before the Annuitant dies, the Owner can choose how the benefits are to be paid. After the Annuitant dies, the Beneficiary can choose the way unless the Company is told otherwise in writing by the Owner.

Once payments have started, the election of Settlement Options 1 through 4 shall be final.

Settlement Options are available only with the Company's consent if: (a) this Contract is assigned; or (b) the payee is a trust, corporation or any other legally recognized entity other than a Natural Person.

All payments are subject to the Company's amount limits. If the Company changes the limits, the Company may change the amount and interval of payments to comply with the new limits.

Option 1 – Life Income Only: The Company will pay equal monthly payments for the Annuitant's remaining lifetime. Payments end with the payment due just before the Annuitant's death. There is no death benefit under this Settlement Option.

Option 2 – Life Income with Fixed Period Certain: The Company will pay equal monthly payments for the longer of: (a) the Annuitant's life; or (b) the fixed period certain. The fixed period certain may be 10 years (120 months) or 20 years (240 months), but in no event may such fixed period certain exceed the Annuitant's life expectancy.

If the Annuitant dies during the fixed period certain, the remaining fixed period certain payments will be paid to the Beneficiary until all the remaining payments under the fixed period certain have been paid.

After the Annuitant's death, the Beneficiary may designate a payee to receive any remaining payments payable if the Beneficiary dies before all of the payments under the fixed period certain have been paid.

If the Beneficiary dies before receiving all of the remaining payments and there is no designated payee or a designated payee does not survive the Beneficiary for at least 15 days, the remaining fixed period certain payments will be paid to the Beneficiary's estate. If the Annuitant dies after all payments have been made for the fixed period certain, payments will end with the payment due just before the Annuitant's death.

Option 3 – Fixed Certain Only: The Company will pay equal annual, semiannual, quarterly or monthly payments for a fixed period certain of up to 30 years, but in no event may such fixed period certain exceed the Annuitant's life expectancy. If the Annuitant dies during the fixed period certain, the remaining fixed period certain payments will be paid to the Beneficiary until all the remaining payments under the fixed period certain have been paid.

After the Annuitant's death, the Beneficiary may designate a payee to receive any remaining payments payable if the Beneficiary dies before all of the payments under the fixed period certain have been made.

If the Beneficiary dies before receiving all of the remaining payments and there is no designated payee or a designated payee does not survive the Beneficiary for at least 15 days, the remaining fixed period certain payments will be paid to the Beneficiary's estate.

SETTLEMENT OPTIONS PROVISIONS

(Continued)

Option 4 – Payments of a Fixed Amount:

The Company will pay equal annual, semiannual, quarterly or monthly payments of the amount chosen until the proceeds and interest are fully paid. The payments must total at least \$120 a year for each \$1,000 of proceeds held under this Settlement Option. The final payment will equal the amount of any unpaid balance.

Option 5 – Proceeds Held At Interest Only:

The Company will hold the proceeds as principal, making interest payments annually, semiannually, quarterly or monthly, for a period of not less than five (5) years and no more than twenty (20) years, as elected. Payments under this Settlement Option will begin at the end of the first elected interest period following such date.

Other Forms of Payment – Benefits can be provided under any other Settlement Option not described in this section, subject to The Company's agreement and any applicable federal or state law, rule or regulation.

Basis of Computation -- The rates for all Settlement Options are based upon the Annuity 2000 Mortality Table, and a guaranteed interest rate that is compounded daily to produce an annual effective rate of 2%. The Company may declare and pay current interest higher than the guaranteed rate at any time.

SETTLEMENT OPTIONS PROVISIONS

(Continued)

Applicability of Rates - The rates contained in the Tables below will be used to provide a minimum guaranteed monthly annuity. The rates shown are for each \$1,000 of value applied under the applicable Settlement Option and do not include any applicable Premium taxes. Any applicable Premium tax will be withdrawn as described in the **Premium Taxes** provision.

Rates/Ages Not Shown - Any rates and/or ages not shown in the Tables contained in this section will be provided by Us upon written request.

Annuity 2000 Mortality Table; 12 payments per year; 2% interest.

Age of Payee	Monthly Income		Monthly Income for Life with a Guaranteed Period of:									
	For Life Only		5 Year		10 Year		15 Year		20 Year			
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
35	2.69	2.56	2.69	2.56	2.69	2.56	2.68	2.56	2.67	2.55		
36	2.72	2.59	2.72	2.59	2.72	2.59	2.71	2.59	2.70	2.58		
37	2.76	2.62	2.76	2.62	2.76	2.62	2.75	2.62	2.74	2.61		
38	2.80	2.66	2.80	2.66	2.79	2.65	2.79	2.65	2.77	2.64		
39	2.84	2.69	2.84	2.69	2.83	2.69	2.82	2.68	2.81	2.68		
40	2.88	2.73	2.88	2.72	2.87	2.72	2.86	2.72	2.85	2.71		
41	2.92	2.76	2.92	2.76	2.92	2.76	2.91	2.75	2.89	2.74		
42	2.97	2.80	2.97	2.80	2.96	2.80	2.95	2.79	2.93	2.78		
43	3.02	2.84	3.02	2.84	3.01	2.84	2.99	2.83	2.97	2.82		
44	3.07	2.88	3.07	2.88	3.06	2.88	3.04	2.87	3.01	2.86		
45	3.12	2.93	3.12	2.93	3.11	2.92	3.09	2.91	3.06	2.90		
46	3.18	2.97	3.17	2.97	3.16	2.97	3.14	2.96	3.11	2.94		
47	3.23	3.02	3.23	3.02	3.22	3.02	3.19	3.00	3.16	2.99		
48	3.29	3.07	3.29	3.07	3.27	3.07	3.25	3.05	3.21	3.03		
49	3.35	3.13	3.35	3.13	3.33	3.12	3.30	3.10	3.26	3.08		
50	3.42	3.18	3.41	3.18	3.40	3.17	3.36	3.16	3.31	3.13		
51	3.49	3.24	3.48	3.24	3.46	3.23	3.42	3.21	3.37	3.18		
52	3.56	3.31	3.55	3.30	3.53	3.29	3.49	3.27	3.42	3.23		
53	3.64	3.37	3.63	3.37	3.60	3.35	3.56	3.33	3.48	3.29		
54	3.72	3.44	3.71	3.44	3.68	3.42	3.63	3.39	3.54	3.35		
55	3.80	3.51	3.79	3.51	3.76	3.49	3.70	3.46	3.60	3.41		
56	3.89	3.59	3.88	3.58	3.84	3.56	3.77	3.53	3.67	3.47		
57	3.98	3.67	3.97	3.66	3.93	3.64	3.85	3.60	3.73	3.53		
58	4.08	3.76	4.07	3.75	4.02	3.72	3.93	3.68	3.80	3.60		
59	4.19	3.85	4.17	3.84	4.12	3.81	4.02	3.76	3.86	3.67		
60	4.30	3.94	4.29	3.93	4.22	3.90	4.11	3.84	3.93	3.74		
61	4.43	4.05	4.40	4.04	4.33	4.00	4.20	3.92	4.00	3.81		
62	4.55	4.16	4.53	4.14	4.45	4.10	4.29	4.02	4.07	3.88		
63	4.69	4.27	4.66	4.26	4.56	4.21	4.39	4.11	4.13	3.95		
64	4.84	4.40	4.80	4.38	4.69	4.32	4.49	4.21	4.20	4.03		
65	5.00	4.53	4.95	4.51	4.82	4.44	4.59	4.31	4.26	4.10		
66	5.16	4.67	5.11	4.65	4.96	4.56	4.69	4.41	4.32	4.18		
67	5.34	4.82	5.28	4.79	5.10	4.70	4.79	4.52	4.39	4.25		
68	5.53	4.98	5.46	4.95	5.25	4.84	4.89	4.63	4.44	4.32		
69	5.73	5.16	5.65	5.12	5.40	4.99	4.99	4.74	4.50	4.39		
70	5.95	5.35	5.85	5.30	5.56	5.14	5.10	4.86	4.55	4.45		
71	6.18	5.55	6.07	5.49	5.72	5.31	5.20	4.97	4.60	4.52		
72	6.43	5.77	6.29	5.70	5.89	5.48	5.29	5.09	4.64	4.57		
73	6.69	6.01	6.53	5.93	6.06	5.66	5.39	5.20	4.68	4.63		
74	6.97	6.27	6.77	6.17	6.23	5.85	5.48	5.31	4.71	4.68		

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

Home Office

400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601

NOTICE

If there are any questions about this Contract or if anyone seeks to replace this Contract, please contact an American Home Life agent or the Home Office of the Company. All inquiries should be in writing, stating the contract number.

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity Starting on Annuity Date

Annuity Payable in Fixed Dollar Amounts

Death Benefit Payable if Owner dies Before Annuity Date

Participating

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

400 Kansas Avenue, P.O. Box 1497
Topeka, Kansas 66601

A Mutual Company

Single Premium Deferred Annuity

This is a Legal Contract – Please read it carefully

The American Home Life Insurance Company of Kansas ("We", "Us", "Our" and "Company") will, subject to the terms of this Contract, pay an annuity commencing on the Maturity Date to the Annuitant, if then living, in accordance with the Annuity Payment Provisions. If the Owner, or the Annuitant if not the Owner, dies while the Contract is in force and before the Maturity Date, the Company will pay a Death Benefit to the Beneficiary upon receipt of due proof of death. All payments made are subject to the provisions contained on the following pages, all of which are part of this Contract.

This Contract is issued in consideration of the Contract Application and the Single Premium payment.

**NOTICE OF 30 DAY RIGHT TO EXAMINE
RIGHT TO CANCEL**

This Contract may be cancelled by delivering or sending a written notice to The American Home Life Insurance Company of Kansas, P.O. Box 1497, Topeka, Kansas 66601 or to the insurance agent through whom it was effected, and by returning the Contract before midnight of the thirtieth day after the date the Contract is delivered. Notice given by mail and return of the Contract by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Contract within thirty days after it receives notice of cancellation and the returned Contract.

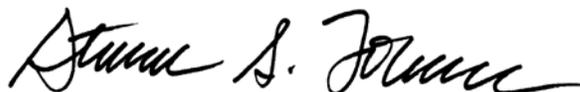
COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Contract, You may call Our toll-free number 1-800-876-0199. You may write to the Company at its Home Office address: The American Home Life Insurance Company of Kansas, Attention: Policyowners Service, P.O. Box 1497, Topeka, Kansas 66601. If you are unable to contact the Company and/or unable to resolve your complaint, you may contact the Arkansas Insurance Department, Consumer Services Divisions, 1200 West Third Street, Little Rock, Arkansas 72201 or by telephone at (800) 852-5494.

Signed for the Company at Topeka, Kansas, to be effective on the Contract Date.



Secretary



President

SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity at Maturity Date or Other Optional Date
Annuity Payable in Fixed Dollar Amounts
Benefit on Death Prior to Maturity Date
Participating

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CONTRACT DATA

Contract Number: [0000100]
Contract Date: [12/15/2010]
Maturity Date: (OWNER'S OPTION)
Annuitant: [JOHN R DOE]
Age of Annuitant
Nearest Birthday [65]
Sex: [MALE]
Owner: [JOHN R DOE]
Plan: SINGLE PREMIUM DEFERRED ANNUITY- SPDA
Single Premium: [\$5,000.00]
Initial Interest Rate * : [3.00%]
Minimum Guaranteed Interest Rate: [1.00%]
Settlement Option: LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year	Surrender Charge Percentages
1	8%
2	7%
3	6%
4	5%
5	4%
6	3%
7	2%
8	1%
9+	0%

**Annual Rate assumes no withdrawals.*

TABLE OF GUARANTEED VALUES
(Based on Guaranteed Interest)

The values shown below are the guaranteed values for the Single Premium shown on the Contract Data page, assuming no partial surrenders are made, no premium taxes paid, nor any excess interest declared. The guaranteed Death Benefit shown below is the Single Premium accumulated at the Minimum Guaranteed Interest Rate.

The Cash Values reflect the scheduled surrender charges and the deduction of applicable fees. Values for Contract years not shown will be furnished upon request.

The Minimum Guaranteed Interest Rate is[1.00%]

End of Contract Year	Death Benefit	Account Value	Cash Value
[1	5,050.00	4,999.50	4,599.54
2	5,100.50	5,049.50	4,696.03
3	5,151.51	5,100.00	4,794.00
4	5,203.03	5,151.00	4,893.45
5	5,255.06	5,202.51	4,994.41
6	5,307.61	5,254.54	5,096.90
7	5,360.69	5,307.09	5,200.95
8	5,414.30	5,360.16	5,306.56
9	5,468.44	5,413.76	5,413.76
10	5,523.12	5,467.90	5,467.90
11	5,578.35	5,522.58	5,522.58
12	5,634.13	5,577.81	5,577.81
13	5,690.47	5,633.59	5,633.59
14	5,747.37	5,689.93	5,689.93
15	5,804.84	5,746.83	5,746.83
16	5,862.89	5,804.30	5,804.30
17	5,921.52	5,862.34	5,862.34
18	5,980.74	5,920.96	5,920.96
19	6,040.55	5,980.17	5,980.17
20	6,100.96	6,039.97	6,039.97
21	6,161.97	6,100.37	6,100.37
22	6,223.59	6,161.37	6,161.37
23	6,285.83	6,222.98	6,222.98
24	6,348.69	6,285.21	6,285.21
25	6,412.18	6,348.06	6,348.06
26	6,476.30	6,411.54	6,411.54
27	6,541.06	6,475.66	6,475.66
28	6,606.47	6,540.42	6,540.42
29	6,672.53	6,605.82	6,605.82
30	6,739.26	6,671.88	6,671.88]

DEFINITION OF TERMS

Account Value - The Account Value as of the Contract Date is the Single Premium paid less a one-time administrative fee, not to exceed \$50.00. The Account Value as of any Contract Date is equal to the sum of:

- (a) the Single Premium, less the one-time administrative fee, less any premium tax if applicable, **plus**;
- (b) interest credited, **less**;
- (c) any partial surrenders (including surrender charges applicable to such surrenders).

Age - The age on the nearest birthday.

Annuitant - The person who serves as the measuring life for purposes of determining the amount of annuity payments on the Maturity Date.

Beneficiary - The person or persons who may:
(a) receive the Death Benefit in accordance with the **Death Provisions**; or (b) receive benefits under a Settlement Option containing a fixed period certain.

Cash Value - The Account Value **less** any applicable surrender charge.

Code - The U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

Contract Date - The date this Contract becomes effective. The Contract Date is the date from which Contract anniversaries, years and months are determined. The Contract Date is shown on the Contract Data page.

Contract Year - The period between Contract anniversary dates.

Death Benefit - The amount payable to the Beneficiary if the Owner dies before the Maturity Date.

The Death Benefit will be equal to the Account Value. In no event will the Death Benefit be less than the premium paid accumulated with interest at the Minimum Guaranteed Interest Rate shown on the Contract Data Page.

Initial Interest Rate - The effective annual interest rate used for the calculation of interest during the first calendar year. The Initial Interest Rate is shown on the Contract Data page.

Maturity Date - The date on which this Contract matures and distribution begins. You may change the Maturity Date by making written request to Us. However, any Maturity Date must not be earlier than the first month of the end of the surrender charge expiry year.

Minimum Guaranteed Interest Rate - The minimum effective annual rate of interest We will credit to the Contract. The Minimum Guaranteed Interest Rate is shown on the Contract Data page.

Natural Person - A human being only and not a trust, corporation or any other legally recognized entity.

Office - means Our Home Office at 400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601.

Owner - The person(s) or entity who may exercise all rights and privileges under this Contract during the lifetime of the Annuitant. If the Owner is not a Natural Person, it must have a taxpayer identification number. The Owner is shown on the Contract Data page.

Single Premium - An amount paid to Us as consideration for the benefits provided by the Contract.

"We", "Us", "Our" and "Company" - The American Home Life Insurance Company of Kansas.

You and Yours - means the Owner of this Contract.

PREMIUMS, FEES AND CHARGES PROVISIONS

Single Premium - The Single Premium is due on the Contract Date and is payable in advance at Our Office or to an authorized agent.

Premium Payment Limitations – We may limit the amount of Single Premium and require a minimum Single Premium. In no event will the amount of Single Premium exceed the limits imposed by any applicable federal or state law, rule or regulation.

ESTABLISHMENT AND CREDITING OF INTEREST

Establishment of Interest Rates - We will establish effective annual rates of interest by resolution of Our Board of Directors. The amount of such interest will never be less than the Minimum Guaranteed Interest Rate shown on the Contract Data page.

We will not change Your interest rate amount or method of determining such interest more than once in any Contract Year.

Crediting of Interest - Interest will be earned from the first day after the date the Single Premium is received at Our Office to the date of payment or other application by Us.

Interest will be credited on a daily basis, at a daily rate, which is the daily equivalent to the effective annual rate of interest then in effect, but in no event less than Minimum Guaranteed Interest Rate shown on the Contract Data page.

SURRENDER PROVISIONS

Partial Surrenders - Upon written request before the Maturity Date, You may make withdrawals from this Contract, subject to the following conditions:

- (a) a withdrawal may not be less than \$200;
- (b) the Account Value remaining after a partial surrender must be at least \$1,000;
- (c) only one partial surrender per year may be made.

Total Surrender - Upon written request, in a form and manner satisfactory to Us, You may surrender this Contract for its Cash Value at any time during the Annuitant's lifetime and before the Maturity Date. Payment of the Cash Value will be in full settlement of Our liability under this Contract.

Surrender Charge - The Surrender Charge will be determined by multiplying the Account Value or partial surrender, as applicable, by the appropriate percentage as shown in the Table of Surrender Charge Percentages, on the date of withdrawal.

The Table of Surrender Charge Percentages is shown on the Contract Data page.

Payment of Surrenders - Any surrender will be paid in cash.

Delay of Payment - We may delay payment of any partial or total surrender amount for up to six (6) months after We receive Your written request.

ANNUITY PAYMENT PROVISIONS

Annuity Payments - The Owner may designate the person(s) to whom annuity payments will be made. If the Owner fails to make such a designation, annuity payments will be made to the Annuitant during the Annuitant's lifetime.

Date Annuity Payments Start - Annuity payments will start on the Maturity Date if the Annuitant is living and the Contract has not been surrendered. Unless otherwise changed, the Settlement Option is shown on the Contract Data page.

Change of Settlement Option - During the Annuitant's lifetime and before the Maturity Date, You may change the Settlement Option. Your written election must be received by Us at Our Office at least 30 days prior to the Maturity Date.

Amount of Guaranteed Monthly Annuity - The amount of the annuity payments will be determined as of the Maturity Date. We will apply the Cash Value as a single premium under the appropriate Settlement Option Table.

DEATH PROVISIONS

In General - Notwithstanding any provision of this Contract to the contrary, any benefits required to be paid under this Contract will be paid in a manner that satisfies the requirements of Code Section 72(s), as amended from time to time.

Death of Annuitant - If the Annuitant dies before annuity payments under a Settlement Option begin and while the Owner is living, the Owner will become the Annuitant, until and unless We receive other written notice.

If the Owner is not a Natural Person, the Annuitant may not be changed or a new Annuitant may not be designated. For purposes of the **Death Provisions**, the Annuitant will be considered the Owner.

Death of Owner After Annuity Payments Begin - If any Owner dies on or after the date annuity payments under a Settlement Option begin, any remaining benefit payable will be distributed at least as rapidly as under the Settlement Option then in effect. Until all distributions have been made, the payee will have all rights of ownership.

Death of Owner Before Annuity Payments Begin - If any Owner dies before payment under a Settlement Option starts, We will pay the Death Benefit as described under the **Payment of Death Benefit** provision.

The Death Benefit must be distributed within five (5) years after the Owner's death. If the Death Benefit is not taken in one sum immediately, the Contract will continue subject to the provisions of this section. If this Contract is still in force at the end of the five (5) year period, We will pay any remaining Death Benefit. Surviving Owners, if any, shall continue to have all rights of ownership until all distributions have been made. If there is no surviving Owner, the Beneficiary shall have all rights of ownership until all distributions are made.

If the Death Benefit is not taken in one sum immediately, a Beneficiary who is a Natural Person may elect to receive his entire interest in this Contract under a Settlement Option over his life or over a fixed period not extending

beyond his life expectancy, with distributions beginning within one year of the Owner's death. Settlement Options are available only with Our consent if the payee is not a Natural Person.

If the Beneficiary is the surviving spouse of the deceased Owner, he or she may continue the Contract with the surviving spouse as the Owner and the **Death Provisions** will not be applicable until the spouse's death. Upon the death of the surviving spouse, the Death Benefit at that time will be payable as provided in this section, except that this paragraph shall not apply.

Payment of Death Benefit - Unless You choose otherwise in writing to Us, payment of any Death Benefit will be made in one lump sum to the first person among the following who is alive following Your death:

1. the Primary Beneficiary;
2. the Contingent Beneficiary; and
3. if no Primary or Contingent Beneficiary is alive when the Death Benefit is first due, We will make payment to the successors, transferees or estate of the Owner.

Except as provided herein, non-survivors, heirs or estates will not be entitled to any shares. Any person who disclaims an interest will be considered not alive for purposes of this Contract as of the date of written disclaimer.

Proof of death and proper written claim must be received by Us. This Contract or a lost contract statement must be received by Us.

Settlement of the proceeds resulting from the death of the Annuitant or the Owner will be made within (2) two months of the Company's receipt of due proof of death. Interest will be paid on the Death Benefit from the date of death to the date of payment, at a rate not less than the Minimum Guaranteed Interest Rate shown on the Contract Data Page.

Claims of Creditors - So far as permitted by law, the benefits will not be subject to any claim of the Beneficiary's creditors.

OWNER AND BENEFICIARY PROVISIONS

Owner - The Owner is designated on the Contract Data page, unless later changed. While the Annuitant is living, the Owner may exercise all rights and privileges granted by this Contract.

Change of Owner - You may change the designation of Owner during the lifetime of the Annuitant. Written notice of the change in Owner must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

Change of Annuitant - You may change the designation of the Annuitant at any time before the Maturity Date. Written notice of the change in Annuitant must be filed at Our Office. Such change will take effect on the date of the written request but will be subject to any payment made or other action taken by Us before the request was filed.

The Annuitant may not be changed if the Owner is not a Natural Person.

Primary/Contingent Beneficiary - The Primary and Contingent Beneficiaries (if any) are the persons named on the application, unless later changed. If more than one person is named as Primary or

Contingent Beneficiary, any payment will be made in equal shares to the survivors or survivor of such persons, unless otherwise provided. If the Beneficiary is "children," this means children born to or legally adopted.

Change of Primary/Contingent Beneficiary - You may change the Primary and/or Contingent Beneficiary during the lifetime of the Annuitant by giving written notice to Us at Our Office. We will not be bound by any change of Beneficiary unless it is made in writing and recorded at Our Office.

The change in Beneficiary will take effect on the date of the written request, but will be subject to any payment made or other action taken by Us before the request was filed. A Beneficiary designated irrevocably may not be changed without the written consent of that Beneficiary, except to the extent required by law.

Death of Primary/Contingent Beneficiary - The interest of any Primary or Contingent Beneficiary who dies before the Owner will terminate at the death of such Beneficiary. The interest of any Beneficiary who dies at the time of, or within 15 days after, the Owner will also terminate if no benefits have been paid to such Beneficiary. The benefits will then be paid as though the Beneficiary had died before the Owner.

GENERAL PROVISIONS

Entire Contract - This Contract is issued in consideration of the application and payment of the Single Premium. The Contract, the application, a copy of which is attached, and all amendments, endorsements and riders which are attached, make the entire contract.

Misstatement of Age or Sex - If the age or sex of the Annuitant or of any other measuring life has been misstated, all amounts payable under this Contract will be those which would be due if the correct age and/or sex had been stated. Any adjustment will be made against future

payments, with yearly interest (not to exceed 6%) charged or credited.

Computations - A detailed statement of the method of determining reserves and values under this Contract has been filed with the insurance supervisory official of the jurisdiction in which the Contract is delivered. Any paid-up annuity, Cash Value or Death Benefit that may be available under this Contract shall not be less than the minimum benefits required by law in that state.

GENERAL PROVISIONS

(Continued)

Proof of Age and Sex - We have the right to require proof satisfactory to Us of the payee's age and sex. We will require this proof before We make any payments.

Proof of Survival - We have the right to require proof satisfactory to Us that the payee is alive at the time each annuity payment is due.

Changes in the Contract - Agents are authorized to receive and forward applications, but only Our President, Vice President or Secretary have the authority to make any changes to this Contract. Any such changes must be made in writing and endorsed by an authorized person. No agent or other person has authority to change this Contract or any of its provisions.

We may change or amend this Contract at any time, without Your consent, if such change or amendment is necessary to comply with any changes in the Code so as to continue treatment of this Contract as an annuity Contract, or as required by any other applicable federal or state law, rule or regulation.

Incontestability - This Contract will be incontestable from the Contract Date.

Assignment of Contract - No assignment of this Contract will be binding on Us unless it has been recorded at Our Office. We will not assume any responsibility for the validity or sufficiency of an assignment. Any claim under an assignment will be subject to proof of the assignee's interest satisfactory to Us. The interest of any Beneficiary will be subject to the rights of any assignee of record at Our Office, unless the Beneficiary was effectively designated as an irrevocable beneficiary prior to the assignment.

Annual Report - At least once each calendar year, We will mail to the Owner a report of the Account Value and Cash Value. The report will be mailed to the last address of the Owner reported to Us. The information will be as of a date not more than two months prior to the date of mailing.

Jurisdiction - This Contract is subject to the

laws of the jurisdiction where it is delivered.

Conformity with State Law - If any provision of this Contract is contrary to any law to which it is subject, such provision is amended to conform to the minimum standards of such law.

Payments by the Company - All sums payable by Us under this Contract are payable at Our Office. All dollar amounts stated in this Contract mean United States dollars. Any money paid to or by Us must be in United States currency.

Premium Taxes - If applicable in the jurisdiction in which You reside, the amount of any premium tax imposed on Us relating to this Contract will be deducted in accordance with the Company's then current practice and any applicable jurisdictional law regarding premium taxes.

If premium tax rates change under Your jurisdiction's law, the applicable premium tax may also change. If You change the jurisdiction in which You reside, the premium tax may or may not apply.

Notices and Directions - We will not be bound by any authorization, direction, election or notice which is not in writing and received by Us at Our Office. All written notices required of Us by this Contract shall be presumed made on the date of mailing to the last known address of the Owner as shown on Our records.

Dividends - While this Contract is in force, it is eligible to receive dividends. The amount, if any, will be set each year by the Company. Dividends, if any, are payable at the end of each Contract year. However, it is highly unlikely that dividends will be declared or paid on this contract.

The Owner may select one of the options below. The Owner may change the option by written request. If no dividend option is selected, Option A will be automatic.

Option A - Paid in Cash.

Option B - Left with the Company to earn interest at no less than 2.5% per year.

SETTLEMENT OPTIONS PROVISIONS

Settlement Options - The benefit can be paid:

In one lump sum; or
In any way the Company agrees.

Before the Annuitant dies, the Owner can choose how the benefits are to be paid. After the Annuitant dies, the Beneficiary can choose the way unless the Company is told otherwise in writing by the Owner.

Once payments have started, the election of Settlement Options 1 or 2 shall be final.

Settlement Options are available only with the Company's consent if: (a) this Contract is assigned; or (b) the payee is a trust, corporation or any other legally recognized entity other than a Natural Person.

All payments are subject to the Company's amount limits. If the Company changes the limits, the Company may change the amount and interval of payments to comply with the new limits.

Option 1 – Life Income Only: The Company will pay equal monthly payments for the Annuitant's remaining lifetime. Payments end with the payment due just before the Annuitant's death. There is no death benefit under this Settlement Option.

Option 2 – Life Income with Fixed Period Certain: The Company will pay equal monthly payments for the longer of: (a) the Annuitant's life; or (b) the fixed period certain. The fixed period certain may be 10 years (120 months) or 20 years (240 months), but in no event may such fixed period certain exceed the Annuitant's life expectancy.

If the Annuitant dies during the fixed period certain, the remaining fixed period certain payments will be paid to the Beneficiary until all the remaining payments under the fixed period certain have been paid.

After the Annuitant's death, the Beneficiary may designate a payee to receive any remaining payments payable if the Beneficiary dies before all of the payments under the fixed period certain have been paid.

If the Beneficiary dies before receiving all of the remaining payments and there is no designated payee or a designated payee does not survive the Beneficiary for at least 15 days, the remaining fixed period certain payments will be paid to the Beneficiary's estate. If the Annuitant dies after all payments have been made for the fixed period certain, payments will end with the payment due just before the Annuitant's death.

Other Forms of Payment – Benefits can be provided under any other Settlement Option not described in this section, subject to The Company's agreement and any applicable federal or state law, rule or regulation.

Basis of Computation -- The rates for all Settlement Options are based upon the Annuity 2000 Mortality Table, and a guaranteed interest rate that is compounded daily to produce an annual effective rate of 2%. The Company may declare and pay current interest higher than the guaranteed rate at any time.

SETTLEMENT OPTIONS PROVISIONS

(Continued)

Applicability of Rates - The rates contained in the Tables below will be used to provide a minimum guaranteed monthly annuity. The rates shown are for each \$1,000 of value applied under the applicable Settlement Option and do not include any applicable Premium taxes. Any applicable Premium tax will be withdrawn as described in the **Premium Taxes** provision.

Rates/Ages Not Shown - Any rates and/or ages not shown in the Tables contained in this section will be provided by Us upon written request.

Annuity 2000 Mortality Table; 12 payments per year; 2% interest.

Age of Payee	Monthly Income		Monthly Income for Life with a Guaranteed Period of:									
	For Life Only		5 Year		10 Year		15 Year		20 Year			
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
35	2.69	2.56	2.69	2.56	2.69	2.56	2.68	2.56	2.67	2.55		
36	2.72	2.59	2.72	2.59	2.72	2.59	2.71	2.59	2.70	2.58		
37	2.76	2.62	2.76	2.62	2.76	2.62	2.75	2.62	2.74	2.61		
38	2.80	2.66	2.80	2.66	2.79	2.65	2.79	2.65	2.77	2.64		
39	2.84	2.69	2.84	2.69	2.83	2.69	2.82	2.68	2.81	2.68		
40	2.88	2.73	2.88	2.72	2.87	2.72	2.86	2.72	2.85	2.71		
41	2.92	2.76	2.92	2.76	2.92	2.76	2.91	2.75	2.89	2.74		
42	2.97	2.80	2.97	2.80	2.96	2.80	2.95	2.79	2.93	2.78		
43	3.02	2.84	3.02	2.84	3.01	2.84	2.99	2.83	2.97	2.82		
44	3.07	2.88	3.07	2.88	3.06	2.88	3.04	2.87	3.01	2.86		
45	3.12	2.93	3.12	2.93	3.11	2.92	3.09	2.91	3.06	2.90		
46	3.18	2.97	3.17	2.97	3.16	2.97	3.14	2.96	3.11	2.94		
47	3.23	3.02	3.23	3.02	3.22	3.02	3.19	3.00	3.16	2.99		
48	3.29	3.07	3.29	3.07	3.27	3.07	3.25	3.05	3.21	3.03		
49	3.35	3.13	3.35	3.13	3.33	3.12	3.30	3.10	3.26	3.08		
50	3.42	3.18	3.41	3.18	3.40	3.17	3.36	3.16	3.31	3.13		
51	3.49	3.24	3.48	3.24	3.46	3.23	3.42	3.21	3.37	3.18		
52	3.56	3.31	3.55	3.30	3.53	3.29	3.49	3.27	3.42	3.23		
53	3.64	3.37	3.63	3.37	3.60	3.35	3.56	3.33	3.48	3.29		
54	3.72	3.44	3.71	3.44	3.68	3.42	3.63	3.39	3.54	3.35		
55	3.80	3.51	3.79	3.51	3.76	3.49	3.70	3.46	3.60	3.41		
56	3.89	3.59	3.88	3.58	3.84	3.56	3.77	3.53	3.67	3.47		
57	3.98	3.67	3.97	3.66	3.93	3.64	3.85	3.60	3.73	3.53		
58	4.08	3.76	4.07	3.75	4.02	3.72	3.93	3.68	3.80	3.60		
59	4.19	3.85	4.17	3.84	4.12	3.81	4.02	3.76	3.86	3.67		
60	4.30	3.94	4.29	3.93	4.22	3.90	4.11	3.84	3.93	3.74		
61	4.43	4.05	4.40	4.04	4.33	4.00	4.20	3.92	4.00	3.81		
62	4.55	4.16	4.53	4.14	4.45	4.10	4.29	4.02	4.07	3.88		
63	4.69	4.27	4.66	4.26	4.56	4.21	4.39	4.11	4.13	3.95		
64	4.84	4.40	4.80	4.38	4.69	4.32	4.49	4.21	4.20	4.03		
65	5.00	4.53	4.95	4.51	4.82	4.44	4.59	4.31	4.26	4.10		
66	5.16	4.67	5.11	4.65	4.96	4.56	4.69	4.41	4.32	4.18		
67	5.34	4.82	5.28	4.79	5.10	4.70	4.79	4.52	4.39	4.25		
68	5.53	4.98	5.46	4.95	5.25	4.84	4.89	4.63	4.44	4.32		
69	5.73	5.16	5.65	5.12	5.40	4.99	4.99	4.74	4.50	4.39		
70	5.95	5.35	5.85	5.30	5.56	5.14	5.10	4.86	4.55	4.45		
71	6.18	5.55	6.07	5.49	5.72	5.31	5.20	4.97	4.60	4.52		
72	6.43	5.77	6.29	5.70	5.89	5.48	5.29	5.09	4.64	4.57		
73	6.69	6.01	6.53	5.93	6.06	5.66	5.39	5.20	4.68	4.63		
74	6.97	6.27	6.77	6.17	6.23	5.85	5.48	5.31	4.71	4.68		

THE AMERICAN HOME LIFE INSURANCE COMPANY OF KANSAS

Home Office

400 Kansas Avenue, P.O. Box 1497, Topeka, Kansas 66601

NOTICE

If there are any questions about this Contract or if anyone seeks to replace this Contract, please contact an American Home Life agent or the Home Office of the Company. All inquiries should be in writing, stating the contract number.

SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

Monthly Annuity at Maturity Date or Other Optional Date

Annuity Payable in Fixed Dollar Amounts

Benefit on Death Prior to Maturity Date

Participating

The American Home Life Insurance Company of Kansas
Home Office: Topeka, Kansas
Telephone- (800) 876-0199

Individual Retirement Annuity Endorsement
Traditional IRA

For purposes of this endorsement, the term "Contract" refers to an individual Annuity Policy.

The Owner has requested the Contract be qualified as an Individual Retirement Annuity (IRA) under Section 408(b) of the Internal Revenue Code of 1986 ("the Code"). Therefore, the Contract is amended by the addition of the following sections. The terms of this Endorsement shall override any conflicting provisions of the Contract.

1. **OWNER** The Owner of the Contract shall be the Annuitant.
2. **EXCLUSIVE BENEFIT** This Contract is for the exclusive benefit of the Owner and his/her beneficiaries. If this is an inherited IRA within the meaning of Code § 408 (d) (3) (C) maintained for the benefit of a designated beneficiary of a deceased Owner, references in the document to "Owner" are to the deceased Owner.
3. **CONTRIBUTIONS** (a) Except in the case of a rollover contribution (as permitted by Internal Revenue Code §§ 402 (c), 402 (e) (6), 403 (a) (4), 403 (b) (8), 403 (b) (10), 408 (d) (3) and 457 (e) (16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in § 408 (k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed \$5,000 for any taxable year beginning in 2008 and years thereafter.

After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219 (b) (5) (D). Such adjustments will be in multiples of \$500.

- (b) In the case of an individual who is 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- (c) In addition to the amounts described in paragraphs (a) and (b) above, an Owner may make additional premiums specifically authorized by statute such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.
- (d) In addition to the amounts described in Section 3.01 (A) and (C) of this Endorsement, an Owner who was a participant in a Code Section 401(k) plan of a certain employer in bankruptcy described in Code Section 219 (b) (5) (C) may contribute up to \$3,000 for taxable years beginning after 2006 and before 2010 only. An Owner who makes Premiums under this section may not also make contributions under paragraph (b).
- (e) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408 (p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
- (f) If this is an inherited IRA within the meaning of § 408 (d) (3) (C), no contributions will be accepted.

4. **DISTRIBUTION OF INTEREST** (a) Notwithstanding any provision of this Contract to the contrary, the distribution of the Owner's interest in the IRA shall be made in accordance with the requirements of Code § 408 (b) (3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 5 (c) of this endorsement) must satisfy the requirements of Code § 408 (a) (6) and the regulations thereunder, rather than paragraphs (b), (c) and (d) below and section 5 of this endorsement.
- (b) The entire interest of the Owner for whose benefit the contract is maintained will commence to be distributed no later than the first day of April following the calendar year in which such individual attains age 70 ½ (the "required beginning date") over (a) the life of such Owner or the lives of such Owner and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of such Owner or the joint and last survivor expectancy of such Owner and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of § 1.401 (a) (9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirement specified in Q&A-2 of § 1.401 (a) (9)-6. If this is an inherited IRA within the meaning of § 408 (d) (3) (C), this paragraph and paragraphs (c) and (d) below do not apply.
- (c) The distribution periods described in paragraph (b) above cannot exceed the periods specified in § 1.401 (a) (9)-6 of the Income Tax Regulations.
- (d) The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 ½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.
5. **DISTRIBUTION UPON DEATH** (a) **Death On or After Required Distributions Commence.** If the Owner dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.
- (b) **Death Before Required Distributions Commence.** If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
- (1) If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b) (3) below. If this is an inherited IRA within the meaning of Code § 408 (d) (3) (C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased Owner under § 402 (c) (11), then, notwithstanding any election made by the deceased Owner pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b) (1) if the transfer is made no later than the end of the year following the year of death.
- (2) If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the individual would have attained age 70 ½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b) (3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b) (3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

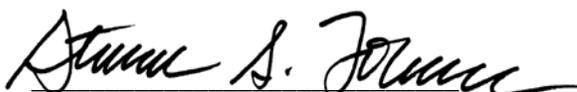
- (3) If there is no designated beneficiary, or if applicable by operation of paragraph (b) (1) or (b) (2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b) (2) above).
- (4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401 (a) (9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b) (1) or (2) and reduced by 1 for each subsequent year.
- (c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
- (d) For purposes of paragraphs (a) and (b) above, required distributions are considered to commence on the Owner's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b) (2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401 (a) (9) -6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- (e) If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
- (f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.
6. **NONFORFEITABLE** The interest of the Owner is nonforfeitable.
7. **NONTRANSFERABLE** This contract is nontransferable by the Owner.
8. **APPLICATION OF REFUND PREMIUMS** Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.
9. **REINSTATEMENT OF CONTRACT** If the Contract is on a paid-up basis under the non-forfeiture provisions of the Contract, it may be restored to a premium paying basis in accordance with the provisions of the Contract. We will reinstate the Contract upon payment of a premium to Us provided that: (a) such premium payment is not less than the per payment minimum described in the Contract (not to exceed \$50.00); (b) the Owner is living; (c) the premium is received before the maturity date; and (d) the owner's entire interest has not been paid.
- The immediately preceding paragraph does not apply if the Contract to which this Endorsement is attached is issued as a single premium annuity.
10. **ANNUAL REPORTS** The Company will furnish annual calendar year reports concerning the status of the annuity.

11. **INCLUDIBLE COMPENSATION** Compensation means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code § 401 (c) (2) (reduced by the deduction of the self employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401 (c) (2) shall be applied as if the term trade or business for purposes of § 1402 included service described in subsection (c) (6). Compensation does not include amounts derived from or received as earning or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income (determined without regard to § 112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under § 71 with respect to a divorce or separation instrument described in subparagraph (A) of § 71 (b) (2). The term "compensation" also includes any differential wage payments as defined in § 3401 (h) (2).
12. **MODIFICATION OF PROVISIONS** The above provisions are made a part of this Contract in order to satisfy the requirements of Section 408(b) of the Internal Revenue Code of 1986, and shall be modified as may become necessary for compliance with the Code and applicable Income Tax Regulations. Any amendment of this Endorsement will become effective only if acceptable by the Owner. If amendment is required to maintain such requirements and such amendment is not acceptable by the owner, this endorsement shall terminate as of the date such amendment is required.

This Endorsement is a part of this Contract to which it is attached.



Secretary



President

The American Home Life Insurance Company of Kansas
Home Office: Topeka, Kansas
Telephone- (800) 876-0199

Roth Individual Retirement Annuity Endorsement
(Under section 408A of the Internal Revenue Code)

This endorsement is made a part of the annuity contract to which it is attached, and the following provisions apply in lieu of any provisions in the contract to the contrary.

The annuitant is establishing a Roth individual retirement annuity (Roth IRA) under section 408A to provide for his or her retirement and for the support of his or her beneficiaries after death.

For purposes of this endorsement, the term contract refers to an Individual Annuity Policy or Contract or to an Annuity Certificate issued under a group policy.

EXCLUSIVE BENEFIT The contract is established for the exclusive benefit of the individual or his or her beneficiaries. If this is an inherited IRA within the meaning of Code § 408 (d) (3) (C) maintained for the benefit of a designated beneficiary of a deceased individual, references in the document to "individual" are to the deceased individual.

CONTRIBUTIONS (a) Maximum Permissible Amount. Except in the case of a qualified rollover contribution (as defined in (g) below) or a recharacterization (as defined in (f) below), no contribution will be accepted unless it is in cash and the total of such contributions to all the individual's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in (b) below), or the individual's compensation (as defined in (h) below), if less, for that taxable year. The contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the individual's compensation is referred to as a "regular contribution." However, notwithstanding the preceding limits on contributions, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation. Contributions may be limited under (c) through (e) below.

(b) Applicable Amount. The applicable amount is determined below:

- (i) If the individual is under age 50, the applicable amount is \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the \$5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219 (b) (5) (D). Such adjustments will be in multiples of \$500.
- (ii) If the individual is 50 or older, the applicable amount under paragraph (i) above is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- (iii) If the individual was a participant in a § 401(k) plan of a certain employer in bankruptcy described in Code § 219 (b) (5) (C), then the applicable amount under paragraph (i) above is increased by \$3,000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph (iii) may not also make contributions under paragraph (ii).

(c) Regular Contribution Limit. If (i) and/or (ii) below apply, the maximum regular contribution that can be made to all the individual's Roth IRAs for a taxable year is the smaller amount determined under (i) and (ii).

- (i) The maximum regular contribution is phased out ratably between certain level so of modified adjusted gross income ("modified AGI, ") in accordance with the following table:

Filing Status	Full Contribution	Phase-out Range	No Contribution
	Modified AGI		
Single or Head of Household	\$95,000 or less	Between \$95,000 and \$110,000	\$110,000 or more
Joint Return or Qualifying Widow(er)	\$150,000 or less	Between \$150,000 and \$160,000	\$160,000 or more
Married-Separate Return	\$0	Between \$0 and \$10,000	\$10,000 or more

An individual's modified AGI for a taxable year is defined in § 408A (c) (3) and does not include any amount included in adjusted gross income as a result of a qualified rollover contribution. If the individual's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of Treasury for cost-of-living increases under Code § 408A (c) (3). Such adjustments will be in multiples of \$1,000.

- (ii) If the individual makes regular contributions to both Roth and nonRoth IRAs for a taxable year, the maximum regular contribution that can be made to all the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's nonRoth IRAs for the taxable year.
- (d) SIMPLE IRA Limits. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408 (p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
- (e) Inherited IRA. If this is an inherited IRA within the meaning of § 408 (d) (3) (C), no contributions will be accepted.
- (f) Recharacterization. A regular contribution to a nonRoth IRA may be recharacterized pursuant to the rules in § 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in (c) above.
- (g) Qualified Rollover Contribution. A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in § 402 (c) (8) (B). If the distribution is from an IRA, the rollover must meet the requirements of Code § 408 (d) (3), except the one-rollover-per-year rule of § 408 (d) (3) (B) does not apply if the distribution is from a nonRoth IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code § 402 (c), 402 (e) (6), 403 (a) (4), 403 (b) (8), 403 (b) (10), 408 (d) (3) or 457 (e) (16), as applicable. A qualified rollover contribution also includes (i) and (ii) below.
 - (i) All or part of a military death gratuity or servicemembers' group life insurance ("SGLI") payment may be contributed if the contribution is within 1 year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under § 408 (d) (3) (B).
 - (ii) All or part of an airline payment (as defined in § 125 of the Worker, Retiree, and Employer Recovery Act of 2008 (:WRERA"), Pub. L. 110-458) received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment.

- (h) Compensation. For purposes of (a) above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in § 401 (c) (2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401 (c) (2) shall be applied as if the term trade or business for purposes of § 1402 included service described in subsection (c) (6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income (determined without regard to § 112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term “compensation” shall include any amount includible in the individual’s gross income under §71 with respect to a divorce or separation instrument described in subparagraph (A) of §71 (b) (2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse’s compensation is not being used for purposes of the spouse making an IRA contribution. The term “compensation” also includes any differential wage payments as defined in § 3401 (h) (2).

DISTRIBUTION BEFORE DEATH No amount is required to be distributed prior to the death of the individual for whose benefit the contract was originally established. If this is an inherited IRA within the meaning of Code § 408 (d) (3) (C), this paragraph does not apply.

DISTRIBUTION UPON DEATH (a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual’s interest in the IRA shall be made in accordance with the requirements of Code § 408 (b) (3), as modified by § 408A (c) (5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section c, below) must satisfy the requirements of Code § 408 (a) (6), as modified by § 408A (c) (5), and the regulations thereunder, rather than the distribution rules in paragraphs (b), (c), (d) and (e) below.

- (b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:
- (i) If the designated beneficiary is someone other than the individual’s surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual’s death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual’s death, or, if elected, in accordance with paragraph (b) (iii) below. If this is an inherited IRA within the meaning of Code § 408 (d) (3) (C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402 (c) (11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b) (i) if the transfer is made no later than the end of the year following the year of death.
 - (ii) If the individual’s sole designated beneficiary is the individual’s surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual’s death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse’s life expectancy, or, if elected, in accordance with paragraph (b) (iii) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse’s death, over the spouse’s death, over the spouse’s designated beneficiary’s remaining life expectancy determined using such beneficiary’s age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b) (iii) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

- (iii) If there is no designated beneficiary, or if applicable by operation of paragraph (b) (I) or (b) (ii) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b) (ii) above).
- (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a) (9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b) (I) and (ii) and reduced by 1 for each subsequent year.
- (c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
- (d) For purposes of paragraph (b) (ii) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401 (a) (9) -6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- (e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
- (f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

NONFORFEITABILITY The interest of the individual is nonforfeitable.

NONTRANSFERABILITY This contract is nontransferable by the individual.

REFUND OF PREMIUMS Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

REPORTS The issuer of a Roth individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.



Secretary



President

SERFF Tracking Number: AHLL-127033851 State: Arkansas
Filing Company: The American Home Life Insurance Company State Tracking Number: 47976
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Annuity Products-2011
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Cert of Compliance.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: The attached application is used with the FORM 10 SPDAP-AR. This application was approved by your department on April 9, 2001. FORM 10 FPDA5-AR and FORM 10 FPDA9-AR are used with the application being filed within this filing, U-FPA (REV 01/11)-AR.		
Attachment: U-7-PN-AR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachments: Statement of Variability- FORM 10 FPDA5-AR & FORM 10 FPDA9-AR.pdf Statement of Variability- FORM 10 SPDAP-AR.pdf		

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: The American Home Life Insurance Company of Kansas

Form Number(s): U-FPA (REV 01/11)-AR, FORM 10 FPDA5-AR, FORM 10 FPDA9-AR, FORM 10
SPDAP-AR, ENDANN 10 IR-TRAD-AR, ENDANN 10 IR-ROTH-AR

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Les E. Diehl

Name

Vice President-General Counsel

Title

2/14/2011

Date



Application to: THE AMERICAN HOME LIFE INSURANCE COMPANY, Topeka, Kansas 66601

PROPOSED INSURED []

ADDRESS []

BIRTHDATE [] AGE [] SEX [] SOCIAL SECURITY NUMBER []

OWNER (If other than Proposed Insured) []

ADDRESS []

RELATIONSHIP [] OWNER'S SOCIAL SECURITY NUMBER []

PLAN SPL [] 5PL [] 10PL [] SPA [] AMOUNT []

PREMIUM [] BILLING ANN [] SA [] Q [] MA [] MO []

ADDITIONAL POLICY SPL [] 5PL [] 10PL [] SPA [] AMOUNT []

PREMIUM [] BILLING ANN [] SA [] Q [] MA [] MO []

BENEFICIARY: The beneficiary of the policy(ies) issued from this application shall be: (a) The spouse of the Insured if living, otherwise (b) Any living children of the Insured, sharing equally, otherwise (c) The estate of the Insured. The Owner may change the beneficiary designated.

MEDICAL QUESTIONS AND REPLACEMENT

- 1. During the last 90 days has your job or have your other daily activities stopped or changed due to a health problem? ... Yes No
2. During the last 12 months, have you been treated for cancer, heart attack, stroke, emphysema, leukemia or chronic disease of the liver or kidneys? ... Yes No
3. Have you been treated for, or been diagnosed as having organic brain syndrome, Alzheimers disease or a nervous system disorder? ... Yes No
4. Will this policy replace any life insurance or annuity policy now in force with any company? ... Yes No

DETAILS []

AUTHORIZATIONS AND AGREEMENTS

These answers are true and correct to the best of my knowledge. I understand that this application will become a part of the policy and that the Company shall incur no liability until this application is approved by the Company and the first premium is paid.

Agent's Signature [] Date []

Agent # [] Proposed Insured's Signature []

Owner's Signature (If other than Proposed Insured) []

Agent: To the best of your knowledge will this policy replace any life insurance or annuity policy now in force with any company? ... Yes No

CONSUMER PRIVACY NOTICE

The information you provide will be treated as confidential except The American Home Life Insurance Company may make a report to the Medical Information Bureau, a non-profit information exchange for its members.

Upon receipt of a request from you the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, correction may be sought based on the Federal Fair Credit Reporting Act.

The American Home Life Insurance Company may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

Personal information may be obtained in connection with this application from you and others. This may take the form of a consumer report concerning your insurability and may include information about your character, general reputation, personal characteristics and mode of living.

Statement of Variability
(FORM 10 FPDA5-AR & FORM 10 FPDA9-AR)

Date- 01/25/11

1. On Page 3, the **Contract Data** section contains the following bracketed fields [Variable Data] that will vary for each customer.
 - a. Contract Number
 - b. Contract Date
 - c. Annuity Date
 - d. Annuitant
 - e. Age of Annuitant
 - f. Sex
 - g. Owner
 - h. Initial Premium
2. On Page 3, the **Contract Data** section contains a bracketed field for “**Annuity Type**”. This field can contain any one of the following variables: depending on the type of contract purchased:
 - a. NONQUALIFIED
 - b. TRADITIONAL IRA
 - c. ROTH IRA
3. On Page 3, the **Contract Data** section contains a field for “**Initial Interest Rate**”. This field contains the current interest rate in effect at the time the contract is issued. However, this rate may change as provided for on Page 6 of the Annuity contract in the section entitled “Establishment and Crediting of Interest”, but will never be less than the “Minimum Guaranteed Interest Rate” discussed below.
4. On Page 3, the **Contract Data** section contains a bracketed field for “**Minimum Guaranteed Interest Rate**”. This field contains the current Minimum Guaranteed Interest Rate in effect at the time the contract is issued. This rate will remain in effect for the life of the contract and will **not** be subject to redetermination. This rate will never be less than 1% nor more than 3%.
5. On Page 4, the **Table of Guaranteed Values** section contains the bracketed field for “**Minimum Guaranteed Interest Rate**”. This is the same rate as shown in the **Contract Data** section on Page 3 and will be used when calculating the minimum guaranteed values in this table. This rate will remain in effect for the life of the contract and will **not** be subject to redetermination.

For illustration purposes we will illustrate the lesser of 30 contract years, or the number of contract years needed to reach attained age 115, with the “**Account Value**” based on a One Thousand (\$1,000) initial premium and an additional payment of One Thousand Dollars paid on the same day each year, no partial surrenders are made, no premium taxes paid, nor any excess interest declared, accumulated at the “**Minimum Guaranteed Interest Rate**”. The “**Cash Value**” is equal to the “**Account Value**” minus any scheduled surrender charges and the deduction of any applicable fees.
6. The final form issued to the consumer will not contain brackets denoting variable text.
7. Any variable text included in this Statement of Variability will be effective only for future issues.
8. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination.
9. Only text included in this Statement will be allowed to be used on the referenced forms received by the customers.

Statement of Variability
(FORM 10 FPDA5-AR & FORM 10 FPDA9-AR)

Date- 01/25/11

10. Any changes to variable text or permissible range of values beyond what is referenced in this Statement of Variability will be submitted for approval prior to implementation.

Statement of Variability (FORM 10 SPDAP-AR)

Date- 01/25/11

1. On Page 3, the **Contract Data** section contains the following bracketed fields [Variable Data] that will vary for each customer.
 - a. Contract Number
 - b. Contract Date
 - c. Maturity Date
 - d. Annuitant
 - e. Age of Annuitant
 - f. Sex
 - g. Owner
 - h. Single Premium
2. On Page 3, the **Contract Data** section contains a bracketed field for “**Initial Interest Rate**”. This field contains the current interest rate in effect at the time the contract is issued. However, this rate may change as provided for on Page 6 of the Annuity contract in the section entitled “Establishment and Crediting of Interest”, but will never be less than the “Minimum Guaranteed Interest Rate” discussed below.
3. On Page 3, the **Contract Data** section contains a bracketed field for “**Minimum Guaranteed Interest Rate**”. This field contains the current Minimum Guaranteed Interest Rate in effect at the time the contract is issued. This rate will remain in effect for the life of the contract and will **not** be subject to redetermination. This rate will never be less than 1% nor more than 3%.
4. On Page 4, the **Table of Guaranteed Values** section contains the bracketed field for “**Minimum Guaranteed Interest Rate**”. This is the same rate as shown in the **Contract Data** section on Page 3 and will be used when calculating the minimum guaranteed values in this table. This rate will remain in effect for the life of the contract and will **not** be subject to redetermination.

For illustration purposes we will illustrate the lesser of 30 contract years, or the number of contract years needed to reach attained age 115, with guaranteed values for the Single Premium shown on the **Contract Data** page. The “**Death Benefit**” is the Single Premium paid accumulated at the “**Minimum Guaranteed Interest Rate**”. The “**Account Value**” is the Single Premium paid (less a one-time \$50 administrative fee), assuming no partial surrenders are made, no premium taxes paid, nor any excess interest declared, accumulated at the “**Minimum Guaranteed Interest Rate**”. The “**Cash Value**” is equal to the “**Account Value**” less any scheduled surrender charges.

5. The final form issued to the consumer will not contain brackets denoting variable text.
6. Any variable text included in this Statement of Variability will be effective only for future issues.
7. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination.
8. Only text included in this Statement will be allowed to be used on the referenced forms received by the customers.
9. Any changes to variable text or permissible range of values beyond what is referenced in this Statement of Variability will be submitted for approval prior to implementation.