

Dreams.
Have You Protected Yours?



10Year

Renewable & Convertible Term Life Insurance

Everyone Has Dreams That

A worry free retirement. College for the children. A comfortable, loving home for your spouse and children.

But what happens to your family's dreams if you should die unexpectedly?

- Will your current life insurance cover all of your final expenses?
- What about expenses beyond your funeral and burial?
- What bills will your loved ones need to pay?
- Will your family have to sacrifice to make ends meet?
- Will a college education for your children be affordable?

Policy Features

Guaranteed Renewable

You can renew your policy up to age 90 regardless of your health.

Conversion Option

You can convert your policy to any form of permanent insurance issued by American Public Life Insurance Company regardless of your health, up to age 65.

Level Death Benefit to Age 90

The amount of protection stays the same throughout the life of the policy.

Affordable Rates

Nicotine and Non-Nicotine users both enjoy affordable rates. Premiums adjust at each renewal period based on your attained age.

Portable

You can take this coverage with you when you leave employment, keeping the same guaranteed premium structure.

Additional Options

Waiver of Premium

The Waiver of Premium rider waives the premium if the base insured becomes totally disabled as defined in the rider for at least six consecutive months. Premiums are waived for the base policy and any attached riders. If your total disability ceases, you simply resume premium payments; there is no requirement for payment of back premiums.

Accidental Death Benefit

Choosing this rider provides the insured an additional death benefit if death is the result of an accident.

Spouse's Decreasing Term to Age 70

One simple rider provides decreasing term life insurance coverage on your spouse. This rider provides pure death benefit coverage that decreases by attained age and is available at a cost lower than permanent coverage. The premiums for this rider are based on the spouse's age and nicotine usage.

Coverage for Your Children (\$5,000 or \$10,000)

The Children's Level Term rider provides level term insurance protection for **all your eligible children** who are between the ages of 15 days and 19 years old. Coverage remains on each child until age 25 or marriage of the child prior to age 25. Your covered child may also convert this rider for up to five times the amount of coverage to any form of permanent life insurance offered by American Public Life Insurance Company.

How much life insurance do I need?

<i>Need:</i>	<i>Amount</i>
Final Expenses	\$ _____
Outstanding Mortgage	\$ _____
Education for Children	\$ _____
Current Debt	\$ _____
Emergency Fund	\$ _____
Income to Family*	\$ _____
Total Need	\$ _____

Current Life Insurance	\$ _____
Additional Insurance Needed	\$ _____
Amount Applied For	\$ _____
Cost	\$ _____ <i>per</i> _____

* Many financial planners suggest 5 - 10 times your annual income be available to your family upon your death.

Deserve To Be Protected.

10 Year

Renewable & Convertible Term Life Insurance

Convert

to any form of permanent life insurance issued by American Public Life Insurance Company any time during the term.

OR

Renew

at the end of each term period.

10 Year Term
Level Coverage to Age 90

Conditionally Guaranteed-To-Issue (CGTI)

We will guarantee you limited coverage regardless of health if . . .

- your employer meets our participation requirements;
- you have met your employer's waiting period and have been "actively at work" for the last six months with no more than five consecutive days off for illness or medical treatment (excluding pregnancy);
- you are between the ages of 18 and 65;
- this is the first time you have been offered American Public Life's CGTI program.

If the limited coverage does not provide enough protection, you may be eligible to purchase up to \$100,000 by answering some limited health questions.

Term insurance is affordable death benefit protection with no cash accumulation feature. The premium for this term policy increases at each renewal date, based on your attained age at the time of renewal.

This policy will renew every 10 years until the policy anniversary following your 65th birthday. At that time, your policy will renew annually, until the policy anniversary following your 90th birthday. The policy will then expire.

The amount of insurance protection you have remains level up to age 90, as long as premiums are paid.

Premiums are guaranteed for the first five policy years, after which they may stay the same, increase, or decrease, but will never exceed the maximum premium.

About Our Company

American Public Life, rated A- (excellent) by A.M. Best,* is domiciled in Oklahoma with operating offices in Jackson, Mississippi. The company was founded in 1945 and is currently licensed to transact business in 25 states. In July 2000, American Public was acquired by the American Fidelity Corporation and became part of the American Fidelity Group.

For many years the Company has focused on Worksite Marketing and specialized in voluntary supplemental insurance products. These products include Cancer, Specified Disease, Intensive Care, Accident, Medical Supplement, Whole Life, Disability Income and Dental.

This specialty marketing approach has enabled the Company to develop support and service systems that are specifically directed toward handling this unique type of business. The Company has earned a reputation of prompt and effective administration and service to its payroll accounts and individual policyholders.

The Company offers a variety of insurance plans, allowing a participant to choose the plan with benefits and premiums that suit the individual need and budget of the employee. Employees then have an option, rather than the “take it or leave it” proposition.

American Public Life provides coverage for thousands of employees of school systems, city governments, county/parish governments, state governments and commercial businesses.

**Best Week, January 26, 2004 (A- is 4th out of 15, with 1 being the highest).*



**American Public Life
Insurance Company**
A member of the American Fidelity Group®

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This brochure does not constitute the full contract and is intended to provide basic information about American Public Life Insurance Company's Renewable and Convertible Term Life Insurance product, RCLT(4/04). For specific details, please consult an actual policy and its provisions.