

Philadelphia American Life Platinum Series

Philadelphia American's Platinum Series Whole Life is a fixed premium, fixed face amount whole life insurance policy.

Issue Ages: 0 through 85 (age last birthday)

Face Amount: \$2,000
 Minimum: AGE 0 - 75
 Maximum: AGE 76 - 80
 AGE 81 - 85 \$5,000

Premiums: Level premiums that never increase

Guaranteed Death Benefit:
Platinum Series Standard Plan:
 Immediate Full Death Benefit

Platinum Series Modified Plan:

Date of Death **Death Benefit**
 First Policy Year Return of premium paid plus 10%
 Second Policy Year 50% of Face Amount
 Third Policy Year 75% of Face Amount
 After Third Policy Year 100% of Face Amount

- Should death occur as a result of an accident, the full death benefit will be paid.
- The death benefit is paid to your beneficiary
Income-Tax Free!

Rate Classifications:

- Male & Female
- Non-Tobacco User & Tobacco User

Underwriting:

- Yes/No Application
- Issuance is based upon answers to questions on application

Cash Values: Guaranteed. Your cash values are accumulated on a tax-deferred basis.

Policy can never be canceled except by insured.

General Provision: For details on any general provision such as incontestability, suicide (two year suicide provision)...etc., please read your policy form.

Will my premiums ever increase?

No, your premiums will never increase regardless of your current age or your health.



Hotline for Policyholders:
1-877-368-4691

**PLAN NOW TO HELP YOUR FAMILY
 WHEN THEY WILL NEED IT THE
 MOST**

Annual Premiums Per \$1,000 Face Amount

Add \$35 Annual Policy Fee
 Monthly PAC: 0.09 * Quarterly: 0.278 * Semi-Annually: 0.536

| AGE | STANDARD LEVEL BENEFIT PLAN | | | | MODIFIED BENEFIT PLAN | | | |
|-------|-----------------------------|--------|---------|--------|-----------------------|--------|---------|--------|
| | NON-TOBACCO | | TOBACCO | | NON-TOBACCO | | TOBACCO | |
| | M | F | M | F | M | F | M | F |
| 0-5 | 4.45 | 3.43 | 4.45 | 3.43 | 7.12 | 5.13 | 7.12 | 5.13 |
| 6-10 | 5.45 | 4.13 | 5.45 | 4.13 | 8.72 | 6.20 | 8.72 | 6.20 |
| 11-15 | 6.71 | 5.06 | 6.71 | 5.06 | 10.74 | 7.59 | 10.74 | 7.59 |
| 16-20 | 6.16 | 5.24 | 10.95 | 11.29 | 9.86 | 7.86 | 17.52 | 16.93 |
| 21-25 | 7.45 | 6.42 | 12.68 | 12.86 | 11.92 | 9.63 | 20.28 | 19.29 |
| 26-30 | 9.21 | 7.94 | 14.99 | 14.70 | 14.73 | 11.90 | 23.96 | 22.05 |
| 31-35 | 11.59 | 9.92 | 17.97 | 16.88 | 18.54 | 14.87 | 28.75 | 25.30 |
| 36-40 | 14.73 | 12.48 | 21.74 | 19.35 | 23.58 | 18.72 | 34.79 | 29.02 |
| 41-45 | 18.91 | 15.79 | 26.48 | 22.09 | 30.25 | 23.68 | 42.37 | 33.15 |
| 46-50 | 24.60 | 19.91 | 35.97 | 28.13 | 39.35 | 29.87 | 57.55 | 42.19 |
| 51 | 24.95 | 20.46 | 36.80 | 28.96 | 39.91 | 30.69 | 58.88 | 43.43 |
| 52 | 26.48 | 21.06 | 39.38 | 29.85 | 42.37 | 31.59 | 63.01 | 44.76 |
| 53 | 28.11 | 22.28 | 42.16 | 31.63 | 44.97 | 33.41 | 67.45 | 47.45 |
| 54 | 29.84 | 23.58 | 45.13 | 33.53 | 47.73 | 35.36 | 72.20 | 50.30 |
| 55 | 31.68 | 24.96 | 48.32 | 35.57 | 50.69 | 37.44 | 77.30 | 53.35 |
| 56 | 33.64 | 26.44 | 51.72 | 37.73 | 53.82 | 39.65 | 82.75 | 56.60 |
| 57 | 35.74 | 28.02 | 55.40 | 40.07 | 57.18 | 42.02 | 88.63 | 60.10 |
| 58 | 38.00 | 29.72 | 59.37 | 42.56 | 60.79 | 44.57 | 94.98 | 63.84 |
| 59 | 40.41 | 31.55 | 63.64 | 45.27 | 64.64 | 47.33 | 101.81 | 67.91 |
| 60 | 42.98 | 33.52 | 68.23 | 48.18 | 68.77 | 50.27 | 109.16 | 72.27 |
| 61 | 45.74 | 35.64 | 73.18 | 51.32 | 72.73 | 53.46 | 116.35 | 76.98 |
| 62 | 48.70 | 37.92 | 78.52 | 54.70 | 76.94 | 56.87 | 124.06 | 82.04 |
| 63 | 51.86 | 40.36 | 84.26 | 58.32 | 81.42 | 60.54 | 132.29 | 87.48 |
| 64 | 55.24 | 42.97 | 90.45 | 62.20 | 86.16 | 64.45 | 141.09 | 93.28 |
| 65 | 58.85 | 45.98 | 97.10 | 66.68 | 91.22 | 68.97 | 150.51 | 100.02 |
| 66 | 62.74 | 48.07 | 101.63 | 68.99 | 96.61 | 72.11 | 156.50 | 103.47 |
| 67 | 66.91 | 50.16 | 106.37 | 71.23 | 102.36 | 75.24 | 162.75 | 106.85 |
| 68 | 71.39 | 53.00 | 111.37 | 74.88 | 108.51 | 79.95 | 169.28 | 112.33 |
| 69 | 76.23 | 56.43 | 116.64 | 78.45 | 115.11 | 84.65 | 176.11 | 117.66 |
| 70 | 81.46 | 60.20 | 122.18 | 82.77 | 122.18 | 90.29 | 183.28 | 124.15 |
| 71 | 87.06 | 63.36 | 127.97 | 86.18 | 130.59 | 95.04 | 191.95 | 129.25 |
| 72 | 93.05 | 67.59 | 134.00 | 90.91 | 139.57 | 101.38 | 200.99 | 136.36 |
| 73 | 99.43 | 72.87 | 140.20 | 96.91 | 149.14 | 109.30 | 210.29 | 145.37 |
| 74 | 106.21 | 78.15 | 146.57 | 102.77 | 159.31 | 117.22 | 219.84 | 154.15 |
| 75 | 113.40 | 83.43 | 153.09 | 108.45 | 170.10 | 125.14 | 229.63 | 162.68 |
| 76 | 121.08 | 90.70 | 159.82 | 116.55 | 181.61 | 136.05 | 239.73 | 174.82 |
| 77 | 129.29 | 98.17 | 166.78 | 124.67 | 193.92 | 147.25 | 250.17 | 187.00 |
| 78 | 138.13 | 106.70 | 174.05 | 133.92 | 207.19 | 160.05 | 261.06 | 200.86 |
| 79 | 147.68 | 115.24 | 181.64 | 142.89 | 221.51 | 172.86 | 272.46 | 214.34 |
| 80 | 157.98 | 125.91 | 189.57 | 154.24 | 236.96 | 188.86 | 284.34 | 231.36 |
| 81 | 175.65 | 147.28 | 205.52 | 178.20 | 263.49 | 220.92 | 308.28 | 267.30 |
| 82 | 192.34 | 161.26 | 219.27 | 192.71 | 288.51 | 241.91 | 328.90 | 289.07 |
| 83 | 210.61 | 176.59 | 233.79 | 208.38 | 315.92 | 264.88 | 350.67 | 312.56 |
| 84 | 230.62 | 193.36 | 249.08 | 225.27 | 345.93 | 290.04 | 373.61 | 337.90 |
| 85 | 252.53 | 211.73 | 265.16 | 243.49 | 378.80 | 317.60 | 397.73 | 365.24 |

SAMPLE PREMIUM CALCULATOR – STD LEVEL PLAN

| |
|--------------------------------------|
| MALE 70 NON-TOBACCO USER |
| FACE AMOUNT |
| ANNUAL PREMIUM PER \$1,000 FACE |
| x 7,500 / 1,000 |
| ADD \$35 POLICY FEE = ANNUAL PREMIUM |
| x 0.09 MONTHLY PAC MODAL FACTOR |
| = TOTAL MONTHLY PAC PREMIUM |
| \$7,500.00 |
| \$81.46 |
| \$610.95 |
| \$645.95 |
| \$58.14 |

**PHILADELPHIA AMERICAN LIFE
INSURANCE COMPANY INVITES
YOUR REVIEW:**

We are a consumer-oriented company specializing in the needs of policyholders. Our philosophy is based on the promotion of family concepts between policyholders, employees and agents and our reputation is based on honesty and integrity. Most importantly, we are managed by experienced and knowledgeable insurance executives who believe in the old-fashioned commitment of providing excellent products with highly competitive rates, as well as providing personal touch service to our policyholders.

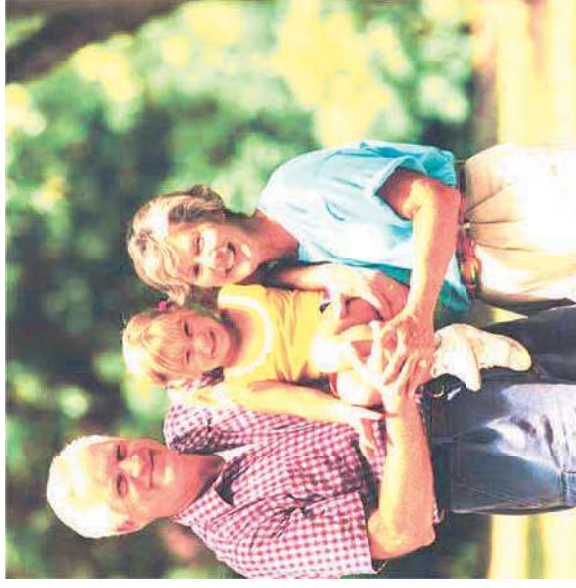
**PLATINUM
SERIES**

**INDIVIDUAL WHOLE
LIFE INSURANCE
PLAN**



**INDIVIDUAL WHOLE
LIFE INSURANCE
PLAN**

Policy Form L-0018



Administrative Office

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- **SIMPLIFIED ISSUE LIFE**
- **LEVEL DEATH BENEFITS OR MODIFIED DEATH BENEFITS**
- **IMMEDIATE DEATH BENEFITS**
- **PREMIUMS DO NOT INCREASE**