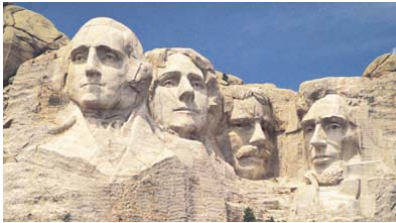


American Memorial Life Insurance Company®

American Memorial Life, a part of Assurant Solutions, began serving families in 1959 and is a leading provider of specialized insurance products, extended service contracts and other risk management solutions.



Our home office is located in Rapid City, South Dakota, in the heart of the beautiful Black Hills and home to Mount Rushmore National Monument.



World Class Customer Service

American Memorial Life has a reputation of superior service. Our courteous, professional, and caring customer service representatives are available to policyholders, agents and funeral directors via toll-free hotlines. American Memorial Life will pay the beneficiary of your policy.

For generations, we have carried on a tradition of providing families peace of mind. That tradition continues to grow as more and more agents recommend our products to their families.

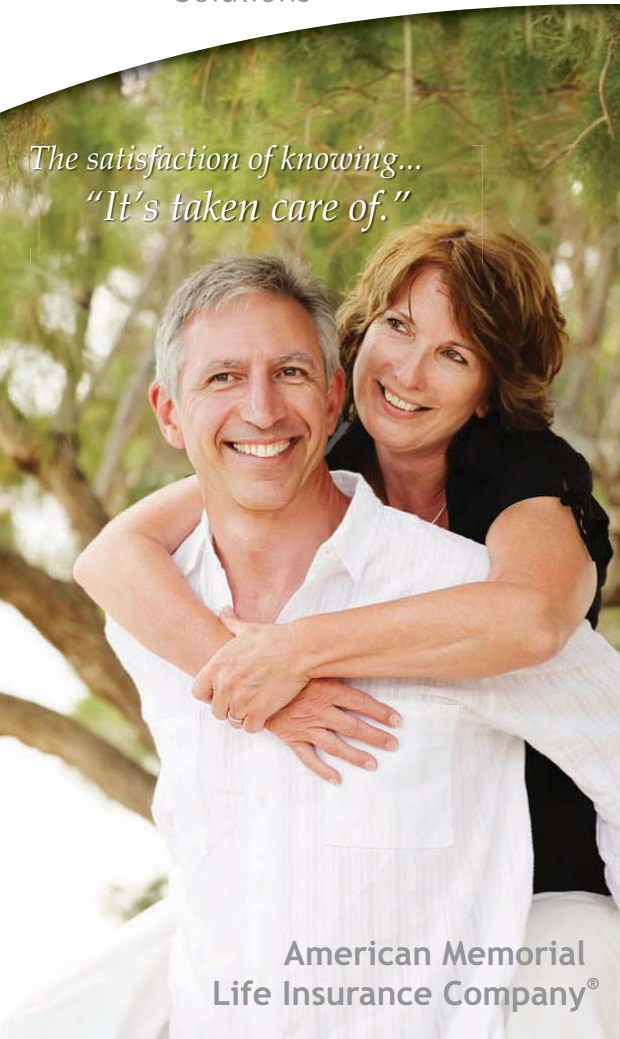


ASSURANT
Solutions®

440 Mt. Rushmore Road
Rapid City, SD 57701
800-585-8385
www.assurantsolutions.com



ASSURANT
Solutions®



Whole life insurance underwritten by
American Memorial Life Insurance Company (AMLIC),
Rapid City, SD.

AMLIC is licensed in all states except NY.

The seller and/or provider of funeral goods and services may
be a representative of AMLIC.

An agent may contact you.

If the proceeds of the policy exceed the amount of the funeral, the excess will be
payable to the secondary beneficiary. The family may request a different funeral
provider upon the death of the insured.
(IL specific)

*Source: Annual Statement of AMLIC

Final Event Planning

In recent years, more and more people have realized a need to plan for the payment of a multitude of expenses associated with one's passing. If money is not available when needed, these expenses may create a financial crisis for remaining family members and loved ones.

In addition, we all worry about the emotional burden that loved ones will face when a loss occurs. Gaining peace of mind through a plan that records your wishes ahead of time and assures the funds will be available to pay your final expenses is a thoughtful gift to the ones you love most.



Funeral pre-funding can help protect your loved ones from the financial burden of an unplanned funeral.

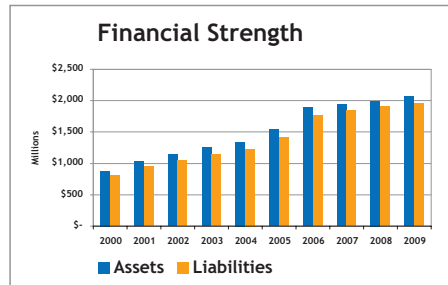
Purposes and Values

"Provide superior insurance products and services in the final expense industry." A clear purpose is revealed by our mission — to simplify the lives of the people we serve. Every day American Memorial Life focuses its energy on that purpose and our ability to service our most treasured assets — our customers and their families, our agents, our employees, and our shareholders — through our core values: integrity, passion and commitment, community, and valuing people. This is what sets us apart.

Products

The Final Need Insurance policy purchased through American Memorial Life Insurance Company can be used to fund your final expenses. This product is a whole life insurance policy that accumulates cash value over the life of the policy. You can qualify for this product by answering a limited number of health questions and making payments based on the amount of funding needed to fulfill your wishes. Once the policy is issued, the insured has full insurance coverage for life.

All American Memorial Life Insurance Company policies have a 30 day free look period. If for any reason you decide that the coverage is not what you want, you may return your policy within 30 days to cancel coverage and receive a full refund of your premium payment.



Financial Highlights

We continue to improve our financial strength by achieving record levels of assets and surplus and we are now among the largest insurance companies specializing in final need insurance. Total company assets have increased more than 136% over the past 10 years.

At the end of the fourth quarter of 2009, 83% of total invested assets were in corporate and government bonds. Ninety-seven percent of the bond portfolio was in the top two of six categories as rated by the National Association of Insurance Commissioners. Our investment strategy is to maintain a well-diversified, high quality, fixed income portfolio.*

Rating

Ratings can reflect the way a company conducts business and can be an important part of your decision-making process when considering a purchase.



American Memorial Life is rated "A-" (Excellent) by A.M. Best Company, a leading provider of insurance company ratings. The Ratings Reports from A.M. Best Company represents its independent opinion of the financial strength and operating performance of our company relative to standards established by A.M. Best Company.



*Plan for Tomorrow...
Live for Today.*