



ADVANCE PREMIUM DEPOSIT (APD) ACCOUNT AGREEMENT ENDORSEMENT

American Savings Life Insurance Company has issued this Advance Premium Deposit (APD) account endorsement as a feature of the life insurance policy to which it is attached.

Deposits - The Company will accept deposits for the purpose of paying future premiums on the life insurance policy, subject to the provisions of this endorsement. Each deposit to the APD account must be made to the Company in exchange for an official receipt signed by the President or Secretary.

Limits on Deposits - Each deposit must be at least \$5. The amount of the APD account may not exceed the sum of the future premiums for the life insurance policy. Any deposits which are not acceptable under this provision will be refunded to the owner of the life insurance policy.

Automatic Premium Payment - Any premium for the life insurance policy which remains unpaid on the premium due date will be paid automatically from the APD account. If the APD account is insufficient to pay such premium, the next smaller premium payable will be paid automatically from the APD account. If the APD account is insufficient to pay a premium under this provision, the APD account will be refunded to the owner of the life insurance policy, and the premium for the life insurance policy will remain unpaid, subject to the provisions of the life insurance policy. Premiums will be paid from the APD account before payment is made under any provision for automatic premium loan under the life insurance policy.

Interest - Interest will be allowed daily from the date of deposit. The interest rate will be that rate determined by the Company for APD account funds. In no event will the interest rate be less than 2.50% per year. Interest will be compounded annually on the life insurance policy anniversary.

Settlement - Upon death of the insured, the Advance Premium Deposit account will be paid in one sum to the owner of the life insurance policy. If the insured is the owner, the APD account will be paid in one sum to the beneficiary of the life insurance policy. If the life insurance policy is surrendered or is continued under a non-forfeiture option, or if a premium for the life insurance policy is waived under any rider providing a waiver of premium benefit, the APD account will be paid in one sum to the owner of the life insurance policy.

Withdrawal - Upon written request to the Company, the owner of the life insurance policy may make withdrawals from the APD account. Each withdrawal must be at least \$50 except for full withdrawal of the APD account. The Company may defer payment of withdrawals in cash for a period of not more than 90 days or shorter period required by law.

Assignment - No assignment of the rights under this endorsement may be made except in an assignment of the life insurance policy. Any assignment of the life insurance policy will include the rights under this endorsement unless specifically excluded in such assignment.

Disclosure - The Advance Premium Deposit account is linked for advance premiums for a life insurance policy but is not internal to the life insurance policy. APD account interest earnings are not tax-deferred, are not tax-free upon death, and are reportable as taxable interest. The Advance Premium Deposit account is not a product of, nor is it a deposit of, nor is it guaranteed by any bank or credit union and is not insured by the FDIC or any other federal agency. All guarantees are backed by the financial strength and claims-paying ability of American Savings Life Insurance Company, 935 E. Main Street, Mesa, Arizona 85203-8849.

Signed for American Savings Life Insurance Company at Mesa, Arizona on the date of issue of the life insurance policy unless a different date is indicated after the issue date.

President/CEO

Secretary

Acknowledged by:

X _____
Signature of Owner & Date

X _____
Signature of Joint Owner (if applicable) & Date

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

▶ **Go to www.irs.gov/FormW9 for instructions and the latest information.**

Print or type. See Specific Instructions on page 3.	1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.			
	2	Business name/disregarded entity name, if different from above			
	3	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.			
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC		<input type="checkbox"/> C Corporation	<input type="checkbox"/> S Corporation	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.		<input type="checkbox"/> Partnership		
	<input type="checkbox"/> Trust/estate		<input type="checkbox"/> Other (see instructions) ▶ _____		
	5 Address (number, street, and apt. or suite no.) See instructions.				
			Requester's name and address (optional)		
6	City, state, and ZIP code				
7	List account number(s) here (optional)				

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number											
				-			-				
or											
Employer identification number											
				-							

Part II 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; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, 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 TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.