



# Whole Life Insurance

ITEMS 131, 133, 134



In a world where so much is uncertain, a guarantee is priceless.

Make sure your loved ones have a lifetime of protection with a Whole Life insurance policy from Auto-Owners. This policy can provide you with long-term financial protection against unexpected life events.

***Auto-Owners***  
LIFE INSURANCE COMPANY



# Whole Life Insurance

## WHY AUTO-OWNERS?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance including auto, home, business and life.
- Highest rating by national insurance company rating service A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (superior) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

***Auto-Owners***  
**INSURANCE**

LIFE • HOME • CAR • BUSINESS

## OVERVIEW

Whole Life insurance is the simplest form of permanent life insurance. It provides death benefit coverage up to age 110 and gives you access to guaranteed cash values.\* It also includes the Accelerated Death Benefit Provision which provides the advancement of a portion of the death benefit. With flexible payment options and five rate classifications to provide you with the best rate possible, Whole Life insurance could be just what you need to provide your family with security that lasts a lifetime.

## PREMIUM DISCOUNTS

Whole Life insurance offers two types of premium discounts:

- Customized Joint Life Discount: A 5% discount may be available when two or more policies written on individuals with a mutual insurable interest are billed together.\*\*
- Life Multi-Policy Discount: Provides up to a 5% discount on personal lines policies and up to a 2% discount on commercial lines policies. Check for eligibility requirements.

## OPTIONAL COVERAGES

With Whole Life insurance coverage from Auto-Owners, several optional coverages are available so your policy can be customized to meet your insurance needs. These coverages may not be available on all Whole Life insurance product options and may require an additional charge. Optional coverages include:

- Automatic Premium Loan
- Disability Premium Waiver Rider
- Accidental Death Benefit Rider
- Waiver for Death or Disability of Payor
- Guaranteed Purchase Option Rider
- Children's Term Life Insurance Rider

\* Cash value may be accessed through policy loan or surrender. Additional charges may apply.

\*\*Not available for Single Pay Whole Life and Ten Pay Whole Life.

## UNDERWRITTEN AND ISSUED BY AUTO-OWNERS LIFE INSURANCE COMPANY

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material. Premium will be based on benefits chosen. Discounts may not be available in all states. Limitations and conditions may apply.