



Simplified Issue

CHILDREN'S WHOLE LIFE INSURANCE ITEM #105



Plan for their future life insurance needs today.

Purchasing life insurance for a child guarantees that they will have coverage they may not be able to buy when they're an adult due to an unforeseen illness or disability. Auto-Owners Simplified Issue Children's Whole Life Insurance provides coverage for children that can remain in force for a lifetime.

Coverage is issued quickly without underwriting and affordable premiums help protect their financial future.

Auto-Owners
LIFE INSURANCE COMPANY



Simplified Issue

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WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

FEATURES OF SIMPLIFIED ISSUE CHILDREN'S WHOLE LIFE INSURANCE

- Issue ages from 15 days through age 17 – allows coverage to be put in place before future health problems may arise
- Coverage, premiums and cash values are guaranteed to age 110
- Policy amounts available from \$10,000 to \$50,000
- In order to qualify for coverage, you only have to be able to answer “no” to a few questions on the application

DISCOUNTS

- **Give a gift that doubles:** The death benefit automatically increases by 50% at ages 18 and 25, without an increase in premium. For example, if you purchase a \$50,000 policy for a child today, it will increase to \$75,000 at age 18 and to \$100,000 at age 25.
- **Life Multi-Policy Discount for the policy owner:** Provides up to a 5% discount on personal lines policies and up to a 2% discount on commercial lines policies. Check for eligibility requirements.*
- **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.*

It's as simple as that. Talk to your independent agent representing Auto-Owners Insurance about a Simplified Issue Children's Whole Life Insurance policy today.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

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.

UNDERWRITTEN AND ISSUED BY AUTO-OWNERS LIFE INSURANCE COMPANY

**Discounts may not be available in all states. Limitations and conditions may apply.*