

Children's Life Insurance

Protect the financial future of your children or grandchildren by purchasing a children's life insurance policy.



Auto-Owners[®]
LIFE INSURANCE COMPANY



Children's Life Insurance

Policy Benefits

- **Peace of Mind:** Purchasing life insurance for a child in their early years helps protect their insurability for the future.
- **Ease:** The policy requirements for children are much less strict and usually only require an application.
- **Affordability:** Life insurance typically costs much less for children than it does for adults.
- **Flexibility:** Permanent life insurance policies have the advantage of building cash value, which earns interest at a declared rate and is available to be surrendered from the policy (subject to surrender charges and policy conditions). A loan may also be taken from the cash value (subject to interest charges and policy conditions).

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

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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. Premiums will be based on benefits chosen.

Product	Issue Age	Minimum Benefit	Advantages
Simplified Issue Children's Advantage Plan Plus®	15 days – 17 years	\$10,000	<ul style="list-style-type: none"> • Shorter application – you only have to be able to answer 'no' to a few questions on the application • Original death benefit increases by 50% at ages 18 and 25 without an increase in premium • Premiums and cash value are guaranteed to age 110
Single Pay and Ten Pay Whole Life	Single Pay: 15 days – 85 years Ten Pay: 15 days – 75 years	\$10,000	<ul style="list-style-type: none"> • Single or limited premium payments. • Predictable and dependable coverage • Financial protection from an unexpected death • Death benefit can assist with family living expenses and funds to help pay off debts and final expenses
Traditional Whole Life	15 days – 75 years	\$15,000	<ul style="list-style-type: none"> • Guaranteed Purchase Option Rider available, which allows the purchase of additional life insurance, without proving insurability, at ages 25, 28, 31 and 34 • Cash values are guaranteed • Flexible Nonforfeiture Options available • Policy may be surrendered for cash value
Universal Life	15 days – 75 years	\$25,000	<ul style="list-style-type: none"> • Guaranteed Purchase Option Rider available, which allows the purchase of additional life insurance, without proving insurability, at ages 25, 28, 31 and 34 • Flexible premiums • Insured can structure the policy to cover short-term or long-term needs • Coverage can be increased or decreased without issuing a new policy*

*Subject to underwriting.

UNDERWRITTEN AND ISSUED BY AUTO-OWNERS LIFE INSURANCE COMPANY