

TERM LIFE INSURANCE



PROTECTING YOUR DREAMS



THEY'RE DEPENDING ON YOU. DON'T LET THEM DOWN.

You depend on your family and your family depends on you. That's what family is all about. Taking care of those you love is something that's important to you. You work hard to make sure they have everything they need but have you thought about what may happen to them if something happened to you?

Term Life Insurance from American Family Life Insurance Company offers a number of benefits but first and foremost, it provides financial protection in the form of funds to help replace your income, make mortgage payments or supplement education funds in the event of your death.

Having a life insurance policy means that you're thinking of the future and planning for the financial well being of your family.

Don't wait another day. There are benefits to getting life insurance now and your American Family agent is ready to help you get started.

American Family's Term Life Insurance.

Your life. Your life insurance.

Not sure if a Term Life policy is right for you?

Enclosed is some helpful information to get you started. Then, you can talk with your American Family agent who can help you choose a policy specifically for you.





Q: I'm young and single. I don't have any children either. Do I really need life insurance?

A: Although planning for your future can be done at any time, we believe the earlier, the better. In general, the younger you are when purchasing the policy, the more affordable the premiums will be. So planning now to protect your future family is a smart idea.

Q: What is Term Life Insurance?

A: Term Life Insurance is just what it sounds like; a policy that will remain in effect for a specific term or length of time. This type of coverage can provide financial protection for temporary obligations or can provide an option for protection in a time when permanent life insurance is unaffordable. Unlike Whole Life or Universal Life insurance, Term Life policies do not accumulate a cash value.

American Family Insurance offers three different term policies: 10-year, 20-year and 30-year. These are level term policies which means that the premiums and coverage amounts stay the same for the term you choose.

Neither American Family Life Insurance Company nor its agents are authorized to give tax or legal advice, and this should not be construed as such advice.

Q: Is Term Life Insurance more affordable than other types of life insurance?

A: Yes, typically the initial cost of Term Life Insurance is less than a Universal Life or a Whole Life Insurance policy and remains the same throughout the initial term. However, after the initial term, the premiums will increase. The policyowner has the option to convert to permanent life insurance during a specified period.



American Family Life Insurance Company also offers a number of supplemental coverages that you can purchase to enhance your Term Life Insurance policy. Ask your agent for details.

Q: What kind of people generally purchase Term Life Insurance?

A: This type of life insurance is popular with younger people who are just starting their families or new homeowners with a mortgage, especially if budgets are tight. It may allow you to purchase a larger amount of coverage at a very reasonable cost. Also, a Term Life policy may provide funds that can help keep a business running in the event of the businessowner's death without burdening family members or business partners.

Q: How is a Term Life Insurance policy benefit paid out?

A: The benefit is paid in the event that the policy is active when the insured passes away.

Q: What happens after the initial term of my policy expires?

A: The policy may be renewed with increased premiums, for additional one year terms of coverage, up to the policy anniversary nearest age 95.



Q: Will I need a physical exam for this type of life insurance?

A: Probably, but keep in mind that American Family offers competitive rates for those who take good care of themselves by making healthy lifestyle choices. An added benefit of a Term Life policy is that you may be able to convert to permanent life insurance with the same amount of coverage during a specified period and no medical examination is required. Another good reason to purchase now when you're young.

Now that you're ready to take the next step, contact your American Family insurance agent. They'll offer guidance in choosing the policy that's right for you.

ALL YOUR PROTECTION UNDER ONE ROOF®

AUTO
HOME
BUSINESS
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

Annuities and life insurance policies are issued by American Family Life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.

This brochure represents only a brief description of coverages. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.



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Policy Form L-33
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