

A photograph of a middle-aged man with grey hair, wearing a blue button-down shirt, smiling broadly. He is carrying a young child with blonde hair, wearing a light blue long-sleeved shirt and denim overalls, on his shoulders. The child is also smiling. They are outdoors with a blurred green background. A red decorative shape is at the top of the page.

WHOLE LIFE INSURANCE

PROTECTING YOUR DREAMS



LONG-TERM FINANCIAL PROTECTION YOU CAN COUNT ON.

Choosing the right life insurance policy will help bring peace of mind knowing that you're looking out for your family's well-being. American Family's life insurance policies are designed to fit the way *you* live.

We can give you solid advice to help you select a policy that's unique for you and your family. We don't believe in a one-size-fits-all approach—we offer a variety of affordable options and coverages.

Whole Life Insurance from American Family Life Insurance Company helps you provide long-term financial protection for your family—the people in your life who count on you the most. Whole Life Insurance premiums never increase regardless of changes in health or age. That means no surprises and no increased financial burden with life changes.

Start planning today with American Family Insurance.

American Family's Whole Life Insurance.
Your life. Your life insurance.

Not sure if a Whole 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: What types of Whole Life Insurance do you offer?

A: American Family Life Insurance Company offers 10, 20, and 30-Year-Pay options. Here's an example of how a Whole Life policy works: If you choose a 20-Year-Pay Whole Life policy, the policy will be completely paid in 20 years. You will not have to pay any more premiums after this time period has elapsed. We also offer a Whole Life 100 policy that has guaranteed premiums until age 100.

Choose a payment interval option that you're comfortable with such as monthly, quarterly, semi-annually or annually. Remember, premiums will never increase; you'll always pay the same amount.



Q: What is Whole Life Insurance?

A: Whole Life Insurance from American Family Life Insurance Company provides long-term protection with guaranteed premium payments. Once you purchase a Whole Life Insurance policy, payments will remain the same regardless of changes in health or age. The policy builds cash value that you can borrow against. Dividends* can increase the policy's cash value over time.

**Dividends, while not guaranteed, may increase the policy's cash surrender value and death benefit, depending on the dividend option selected at time of purchase.*

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



Q: What does a Whole Life Insurance policy offer me?

A: Whole Life is permanent life insurance coverage that protects your family no matter what lies ahead. Because of its cash value, Whole Life insurance can be a solid foundation on which to build a long-term financial strategy to supplement retirement or a sudden loss of income. You can also leave a legacy to grandchildren, a favorite charitable organization or cover your final expenses.

Q: What if I decide later that I want to add more coverage?

A: You can add a Guaranteed Purchase Option Rider. Your agent has all the details regarding amounts and when the option can be added to your policy.

Rider Form: L-9G (TRAD)



Q: Who can apply for Whole Life Insurance?

A: The 10 and 20-Year-Pay policies can be issued from age 0–80 while the 30-Year-Pay option can be issued from age 0–70. Whole Life 100 can be issued from age 0–80. Talk with your American Family Insurance agent to get all of the information about the different types of Whole Life Insurance available.

Q: Can I decide how the benefits are distributed?

A: Death benefit proceeds may be distributed in a variety of ways from a lump sum payment to multiple payments guaranteed to last for the beneficiary's entire lifetime. It's completely up to you, the policy owner. If no such election has been made, the beneficiary may make the election at the time of death.

If you're ready to take the next step in planning for your family's financial future, or if you just have questions, contact your American Family insurance agent today.

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. 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.



All your protection under one roof®

American Family Life Insurance Company
Home Office – Madison, WI 53783
ADL-32142 – Rev. 11/11 © 2011

amfam.com

1-800-MY AMFAM® (692-6326)

Policy Form L-24(10)
Policy Form L-24(20)
Policy Form L-24(30)
Policy Form L-60