WHOLE LIFE INSURANCE

PROTECTING YOUR DREAMS
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.

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. Remember that any loans and unpaid interest outstanding at time of death will be deducted from the death benefit. 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.
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: 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.

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.

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Q: How can I 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: 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)

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.

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.
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!

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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