



# Life Insurance: Myths and Truths



You're young. You're healthy.  
So why think about life insurance now?

If something were to happen to you today, would your loved ones be able to maintain the same lifestyle without you? How would they pay for your final expenses? Life insurance is not about you – it's about taking care of the people you love.

***Auto-Owners***  
LIFE INSURANCE COMPANY



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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.

***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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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.

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## MYTHS AND TRUTHS

Life insurance is likely more affordable than you think. The following are common myths about life insurance:

**Myth:** Life insurance is expensive.

**Truth:** In general, the younger you are, the more affordable your premiums will be. Health and other factors can also affect life insurance rates.

**Myth:** I don't need life insurance.

**Truth:** You're right. You don't need life insurance, but life insurance is not about you – it's about the people who love and rely on you. If something does happen, do you feel confident that you have done everything possible to take care of those you'll leave behind?

**Myth:** There aren't any policies that work for me.

**Truth:** At Auto-Owners, we offer many different options to fit your unique situation, ranging from a Five-Year Term to a lifetime of coverage.

**Myth:** I'm too young to get life insurance.

**Truth:** No such thing! It's never too early for life insurance. The sooner you look into life insurance, the better chance you have at guaranteeing your insurability.

## THE COST OF PROTECTION

Let's face it, adding another monthly expense isn't ideal, but life insurance may cost less than you think. Your monthly premium could cost as little as:

- A coffee at your favorite coffee shop
- Lunch out with friends
- A night out at the movies

A Life insurance policy with Auto-Owners may also qualify you for discounts on your Auto, Homeowners and Renters insurance.

**UNDERWRITTEN AND ISSUED BY AUTO-OWNERS LIFE INSURANCE COMPANY**