

The "No Problem" People® ...

**Superior rating from the
A.M. Best Company**

**Auto-Owners Insurance Group
A++ (Superior)**



**Auto-Owners Life Insurance
Company A+ (Superior)**

A Fortune 500 Company

- *16th largest property/casualty insurance company in the nation*
- *Serving over 3 million policyholders*
- *6,300 independent agencies*
- *Operating in 26 states*

The information provided is an estimated life insurance need only. Your local Auto-Owners Independent Agent will be able to provide additional details and options.

How much life insurance
do you need?



www.auto-owners.com

10823 (8-11)

Auto-Owners Insurance



Life Insurance Needs Estimator . . .

Provide for your family, no matter what with life insurance! Whether it's paying off your mortgage, sending your children to college, or providing for final expenses, you can begin planning here to protect your family's future. Select one or more of the following life insurance goals and enter the amount that is right for you and your family. Discuss your goals with your local agent to create a life insurance package that fits your needs.

Pay off Mortgage

The balance you owe on your mortgage can make up a large part of your debt obligations. Enter the amount you owe on your home.



\$ _____

Replacement Income

This is an amount your family would need to independently sustain their way of life. Enter the annual amount your family would need and the number of years this amount should be provided.



\$ _____

Years: _____

Final Expenses

Final expenses typically include funeral arrangements, unpaid medical bills and estate settlement costs. Typical funeral costs start at \$10,000 and can be increasingly more expensive.



\$ _____

Pay For College

Make sure your children get the education you wish for them to have by planning today! The cost of college varies greatly depending on your personal education goals. Enter the annual tuition cost you anticipate and the number of years your child will attend.



\$ _____

Years: _____

Pay Off Debts

Debt can be a financial burden on your family. Enter the amount you have outstanding for loans, credit card debt, etc.



\$ _____

Charity & other

This is an additional amount you want to set aside for gifts, charitable contributions, or other needs for your family. Enter the amount you want to leave as your legacy.



\$ _____

Total Estimated Need:

_____ *(Sum of all your life insurance goals.)*