

A photograph of a man and a woman lying in bed, looking towards a window. The man is wearing a blue long-sleeved shirt and the woman is wearing a striped shirt. They are both looking out the window with a soft, hopeful expression. The room is bright and airy, with a lamp visible on a nightstand in the background.

DreamSecure

WHOLE LIFE INSURANCE

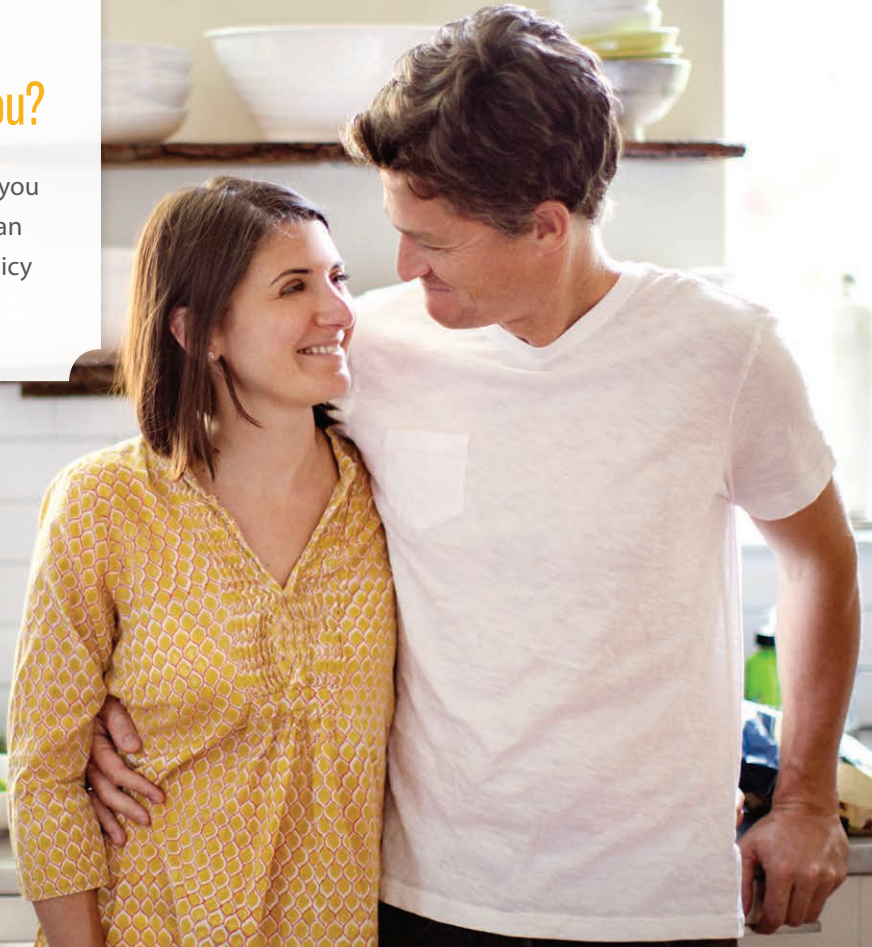
PROTECTING YOUR DREAMS





Not sure if a DreamSecure 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.



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. Life insurance policies from American Family Life Insurance Company are designed to fit the way you live.

We can help you select a policy that's right 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.

DreamSecure Whole Life Insurance from American Family Life Insurance Company helps you provide lifelong financial protection for your family—the people in your life who count on you the most. Along with accruing cash value, 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 Life Insurance Company. Your life. Your life insurance.



Q

What is Whole Life Insurance?

Whole Life Insurance from American Family Life Insurance Company provides lifelong protection with guaranteed premium amounts. Once you purchase a Whole Life Insurance policy, premium payments will remain the same regardless of changes in health or age. The policy builds cash value that you can borrow against.*

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What types of DreamSecure Whole Life Insurance do you offer?

American Family Life Insurance Company offers three policy options: 15-Year-Pay, Pay to 65, and Whole Life 100. Here's an example of how a Whole Life policy works: If you choose a 15-Year-Pay Whole Life policy, you will not have to pay any more premiums after this time period and premiums will never increase. The policy will be completely paid in 15 years. The Whole Life 100 policy has guaranteed premiums until age 100.

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Can I customize my policy based on my needs?

American Family Life Insurance Company offers a number of additional coverages that you can purchase to build a life insurance policy that suits your needs. Here are some of the additional coverages available:

- **Children's Insurance Rider:** Provides \$15,000 of coverage on natural, adopted and step children.
- **Guaranteed Purchase Option Benefit Rider:** Allows the purchase of extra permanent life insurance without medical questions or an exam at specified dates and life events.
- **Waiver of Premium Benefit Rider:** Waives premiums if the insured becomes totally disabled.



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.



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Is it possible to add more coverage later if I decide I need it?

If you purchase the Guaranteed Purchase Option Benefit Rider** you can buy additional coverage after the policy is issued. Your agent has the details regarding amounts and when the additional coverage can be purchased.

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Can I decide how the benefits are distributed?

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.

*Any loans taken from your life insurance policy will accrue interest. An outstanding loan balance (loan plus interest) will be deducted from the death benefit at the time of claim. If the loan balance grows too large for the cash value to support it, the policy could terminate.

**Disclaimer: The information described in this brochure is subject to policy and rider terms and conditions. The Guaranteed Purchase Option Benefit Rider may be exercised only at specified dates and life events and is subject to benefit amount limitations. See policy and rider for additional details.

ALL YOUR PROTECTION UNDER ONE ROOF®

HOME
AUTO
LIFE
BUSINESS

American Family offers a variety of insurance products to cover you, and your family, at every stage in life. The trusted advice of your American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they evolve along the way. Make sure you have protection for everything that matters most to you.

The information in this brochure represents only a brief description of coverages and is not part of your policy. 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. (Discounts apply to auto and property policies.) Please check with your agent and read the policy for exact details on coverages and exclusions.

American Family Mutual Insurance Company, S.I., American Family Insurance Company, American Standard Insurance Company of Ohio, American Standard Insurance Company of Wisconsin, Midvale Indemnity Company, 6000 American Parkway, Madison, WI 53783.

Some auto products underwritten by The General® Automobile Insurance Services, Inc. (The General®), 2636 Elm Hill Pike, Nashville TN 37214, a wholly owned subsidiary of American Family Mutual Insurance Company, S.I.

Life insurance products underwritten by American Family Life Insurance Company, 6000 American Parkway, Madison, WI 53783.

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CIR WL, Rider Form L-CIR WL, Rider
Form ICC17-GPO WL, Rider Form
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