

DreamSecure

CHILDREN'S WHOLE LIFE INSURANCE



PROTECT THEIR FUTURE DREAMS





A Head Start on Peace of Mind

You do everything you can, every day, to protect your kids and their future. You live for them, and that will never change. That's why life insurance, even at a young age, is so important. Designed with affordability in mind, a DreamSecure Children's Whole Life Insurance policy is a simple way to help your children protect their own future. Because someday, they'll live for someone else, too.





It's never too early in life for the right life insurance.

Purchasing a policy for your child now, at a young age, could mean lower premiums and more time to build cash value than if you were to wait until later in life. And a built-in Guaranteed Purchase Option Benefit* gives your child the opportunity to purchase more life insurance at certain times down the road without needing to complete a medical exam or provide proof of health.

They grow up fast. Start planning for their future today and get a head start on peace of mind – for you and for them.

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Why might DreamSecure Children's Whole Life Insurance be the right choice?

Children's Whole Life Insurance from American Family Life Insurance Company is protection that can last a lifetime. Here are just some of the reasons why a policy for your child, or grandchild, may be the right choice:

Long-term protection at lower premiums. Since the cost of life insurance depends largely on age and health, purchasing a policy when they're young can lock in a lower premium than what may be available later in life.

The security of future insurability. Buying life insurance for a child now not only provides lifelong coverage, but will also allow them to buy additional life insurance at certain times in the future when their needs change, regardless of health changes.

Cash value that grows. As your child grows, the cash value of the policy builds. So the earlier you start, the sooner you can begin accumulating that cash value.



Ready to take the next step in planning for your child's financial future? Contact your American Family Insurance agent today. They'll answer your questions and help you find the right policy, for you and your child.



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What DreamSecure Children's Whole Life Insurance options are available?

It can be easy to find a Children's Whole Life Insurance policy that fits your life, and your budget.

American Family Life Insurance Company offers three coverage levels: \$25,000, \$50,000 or \$75,000, with 10 and 20-year payment options.

- **A 10-year payment option**[†] means a slightly higher premium, but you could pay it off before your child ventures out on their own.

- **A 20-year payment option** is fully paid for in 20 years, and the premiums are even more affordable than the 10-year payment option.

Whichever option you choose, your premiums will never increase. **And once the payments are done, the coverage is there forever.** Now that's peace of mind.

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Is it possible to add more coverage later?

A Children's Whole Life Insurance policy from American Family Life Insurance Company is protection that can change as your child's needs change. With the **Guaranteed Purchase Option Benefit** additional coverage can be purchased on the child with no additional medical exams. This coverage can be added at specific ages or when major life events take place, including marriage, becoming a parent, or buying a house. This makes it easy to get the coverage they need at different ages and stages of life.

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

† The 10-year payment option for the DreamSecure Children's Whole Life Policy is a modified endowment contract. This means that pre-death distributions will generate taxable income to the extent there is taxable gain on the policy. A 10% federal tax penalty applies to the taxable amount of a distribution received before the policyholder reaches age 59-1/2. Neither American Family Life Insurance Company nor its agents are authorized to give tax or legal advice. You should consult a tax advisor for any questions you have regarding a modified endowment contract.

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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