

ANNUITIES

Item 500 & 501



Grow, protect and enjoy

Do you ever worry that you might outlive your income? If you're looking ahead to your retirement years, you may want to consider an annuity as part of your retirement plan.

An Auto-Owners Insurance annuity allows you to grow and protect your money now, in order to provide a steady stream of income during retirement.

Annuities are the perfect tool for your Safe. Sound. Secure.[®] retirement plan, offering a guaranteed minimum interest rate and income you can depend on during retirement.

Auto-Owners
INSURANCE

Underwritten and issued by Auto-Owners Life Insurance Company



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Item 500 & 501

Why Auto-Owners?

- 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.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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

- Assuming you do not take withdrawals, our guaranteed minimum interest rate ensures your money will always be growing!
- You can design your own income payments to fit your specific needs, providing future planning flexibility today.
- Up to 10% of the contract cash value (principle & interest) is available for withdrawal each year without a surrender charge.
- Surrender charges may be waived due to critical illness or nursing home confinement.
- Cash value may be accessible without any surrender charges after the 5th policy year if your retirement date in the contract is met (minimum age 60).
- Issue ages for our annuities are 0 through 85.
- Upon annuitant's death, cash value is paid directly to the beneficiary without any surrender charges, probate delay or estate settlement costs.

Discount

Life Multi-Policy Discount: Up to a 5% discount available on auto, homeowners and mobile homeowners insurance policies with Auto-Owners.

Annuity Options

Item 500

- A fluctuating interest rate based on our portfolio performance.
- Interest rate is guaranteed to never drop below the contract's minimum guaranteed interest rate.
- Withdrawals can be made at any time, but may be subject to a surrender charge. The surrender charge is 10% in the first year and decreases by 1% each year.

Item 501

- Each premium payment is credited the current interest rate being paid until the end of the 6-year Renewable Accumulation Period.
- After the first 6 years of the policy, the Renewable Accumulation Period starts over. The current interest rate will apply to the entire cash value at the beginning of each new Renewable Accumulation Period.
- Withdrawals can be made at any time, but may be subject to a surrender charge. The surrender charge is 10%, except during the 30-day period prior to the completion of each Renewable Accumulation Period.

Talk to your independent agent representing Auto-Owners Insurance about our annuity options today!