



Voluntary Term Life



AMERICAN UNITED LIFE INSURANCE COMPANY®

Can you cover your expenses if something happened to you or your spouse?

■ Did you know that 60 percent of all employees have no other life insurance other than the group term insurance provided by their employer?* With this in mind, could you protect your family financially if something happened to you or your spouse?

Your family depends on your paycheck. You can protect them with Voluntary Term Life from American United Life Insurance Company®.

Here are a few of the benefits available with Voluntary Term Life:

- Flexibility to choose various coverage amounts.
- Portability of coverage if you leave your employer.
- Guaranteed issue amounts.
- Waiver of premium while totally disabled.
- Accelerated life benefit.
- Ease of payment through payroll deduction.

The following additional benefits may be offered by your employer:

- Coverage for dependent spouse and children.
- Accidental death and dismemberment.

*1999 LIMRA Report — Trends in Life Insurance Ownership Among Americans

To help determine the right amount of coverage to meet your needs, consider the cost of the following expenses:

Needs Analysis

Expense	Needed	
Mortgage/Rent	_____	
Child Care Expenses	_____	
College Education (Assume \$10,000 per year)	_____	
Debt Liquidation (Installment loans, credit card debt)	_____	
On-going Expenses (Major repairs, medical emergencies)	_____	
Immediate Financial Needs (Medical/hospital expenses, burial expenses)	_____	
Total income needs for you and your spouse	_____	_____
	<i>you</i>	<i>your spouse</i>
Subtract your current life insurance in force	_____	
Subtract your spouse's current life insurance in force	_____	
Consider this amount of life protection for you	_____	
Consider this amount of life protection for your spouse	_____	_____

WATCH FOR
ADDITIONAL
INFORMATION
ON THE TIME
AND PLACE
OF THE
ENROLLMENT
MEETING.

About AUL

American United Life Insurance Company® (AUL) is a diversified company offering 401(k) plans and other retirement plan products; individual, group and credit insurance; and annuities. Headquartered in Indianapolis, AUL is licensed to sell in 49 states and the District of Columbia. AUL is the founding member of OneAmerica Financial Partners, Inc., and can trace its history back to 1877. As of Dec. 31, 2001, OneAmerica™ had more than \$11.5 billion in assets.

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CREATING TOMORROW'S ANSWERS

Group Alternatives



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