

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, 2002, AUL had more than \$9.1 billion in assets.

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CREATING TOMORROW'S ANSWERS

Group Alternatives



Voluntary Universal Life



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G-13646

AMERICAN UNITED LIFE INSURANCE COMPANY®

Do you own enough life insurance? Will your insurance be there after you retire?

■ Did you know that one out of five consumers without individual life insurance feel they do not have enough coverage. This proportion increases to one out of four for spousal coverage.*

Benefits

There are a many benefits of owning Voluntary Universal Life from American United Life Insurance Company.® Below are just a few:

- Cash value life insurance for as little as \$3 a week
- Portability of coverage if you retire or leave your employer.
- Coverage for you, your spouse, children and grandchildren.
- Ease of payment through payroll deduction.
- Future guaranteed insurability benefit (Automatic Increase Benefit Option).
- Accelerated Life Benefit at no additional cost.
- Accidental Death with Seat Belt Benefit.

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

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

Needs Analysis

| Expense | Needs if You Die | Needs if Your Spouse Dies |
|---|------------------|---------------------------|
| Mortgage/Rent | _____ | _____ |
| Child Care Expenses | _____ | _____ |
| College Education (Assume \$10,000 per year per child) | _____ | _____ |
| Debt Liquidation (Installment loans, credit card debt) | _____ | _____ |
| Ongoing Expenses (Major repairs, medical emergencies) | _____ | _____ |
| Immediate Financial Needs (Medical/hospital expenses, burial expenses) | _____ | _____ |
| Total income needs for you and your spouse | _____ | _____ |
| Subtract your current life insurance in force | _____ | _____ |
| Subtract your spouse's current life insurance in force | _____ | _____ |
| Consider this amount of Voluntary Universal Life protection for you | | |

*2003 Fall LIMRA Market Facts Quarterly