

# Auto-Owners 30 Year Level Term Rate Chart

Annual Premiums for \$100,000 of 30 Year Level Term Coverage

FEMALE					MALE			
Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker	AGE	Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker
\$92	\$106	\$123	\$159	25	\$106	\$128	\$154	\$217
\$97	\$119	\$149	\$203	30	\$111	\$141	\$181	\$273
\$119	\$164	\$218	\$318	35	\$141	\$191	\$259	\$428
\$172	\$236	\$323	\$499	40	\$203	\$284	\$381	\$669
\$266	\$374	\$508	\$810	45	\$307	\$436	\$577	\$1,047
\$379	\$539	\$739	\$1,196	50	\$466	\$660	\$868	\$1,599

## SAFE. SOUND. SECURE.®



*Auto-Owners  
Insurance*

Annual Premiums for \$250,000 of 30 Year Level Term Coverage

FEMALE					MALE			
Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker	AGE	Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker
\$165	\$208	\$255	\$338	25	\$203	\$265	\$333	\$488
\$188	\$255	\$333	\$468	30	\$208	\$293	\$388	\$603
\$245	\$363	\$498	\$748	35	\$275	\$400	\$558	\$953
\$365	\$523	\$735	\$1,160	40	\$435	\$625	\$873	\$1,568
\$605	\$868	\$1,208	\$1,955	45	\$698	\$1,010	\$1,360	\$2,518
\$898	\$1,293	\$1,795	\$2,935	50	\$1,063	\$1,520	\$2,010	\$3,803

Annual Premiums for \$500,000 of 30 Year Level Term Coverage

FEMALE					MALE			
Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker	AGE	Premier Non-Tobacco	Preferred Non-Smoker	Standard Non-Smoker	Smoker
\$270	\$355	\$445	\$615	25	\$340	\$465	\$605	\$915
\$340	\$450	\$600	\$865	30	\$365	\$525	\$710	\$1,135
\$455	\$660	\$930	\$1,420	35	\$520	\$745	\$1,045	\$1,825
\$695	\$995	\$1,395	\$2,225	40	\$835	\$1,205	\$1,685	\$3,040
\$1,175	\$1,700	\$2,330	\$3,795	45	\$1,360	\$1,985	\$2,665	\$4,930
\$1,760	\$2,550	\$3,505	\$5,755	50	\$2,090	\$3,005	\$3,980	\$7,470



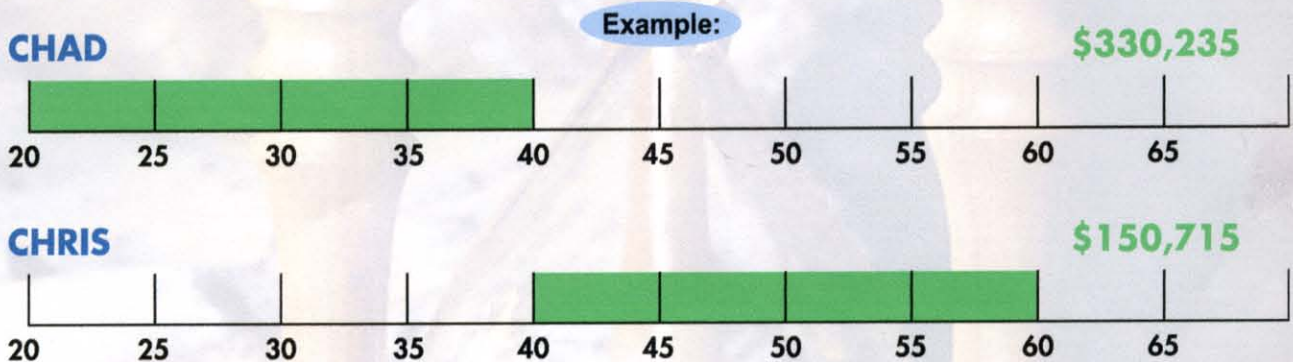
# Auto-Owners Insurance

## Consider The Time Value of Money



### It's Never Too Early To Start Saving For Retirement... In Fact, It's Better To Start Early!

The power of compounding interest can have an astounding effect on saving for retirement. Below is an example of two people, Chad and Chris. Both saved \$4,000 per year for twenty years. Chad started his family at a young age and also began saving when he was just 20 years old and continued saving until he was age 41. He counted on the power of compounding interest to help him secure his retirement. Chris, on the other hand, started saving at age 40 continuing to save until she was age 61. Let's see the significant effect that the time value of money had on the twenty years of retirement saving done by both Chad and Chris.



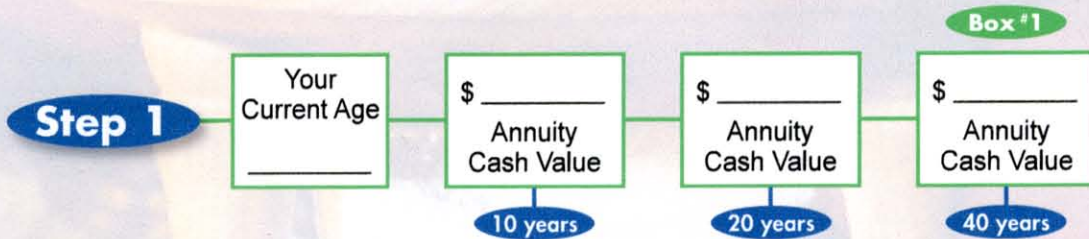
**By age 65 here's what they have accumulated @ 4.0%**

**\$330,235** Chad's Savings at Age 65  
**- 150,715** Chris' Savings at Age 65

**\$179,520** The Time Value  
of Money Difference



# Consider The Time Value of Money Your Personal Worksheet



**Box #1 Value** \$ \_\_\_\_\_

**minus Box #2 Value** \$ \_\_\_\_\_

**Your Twenty Year Time Value of Money Difference = \$**



**Start  
Saving  
Today!**