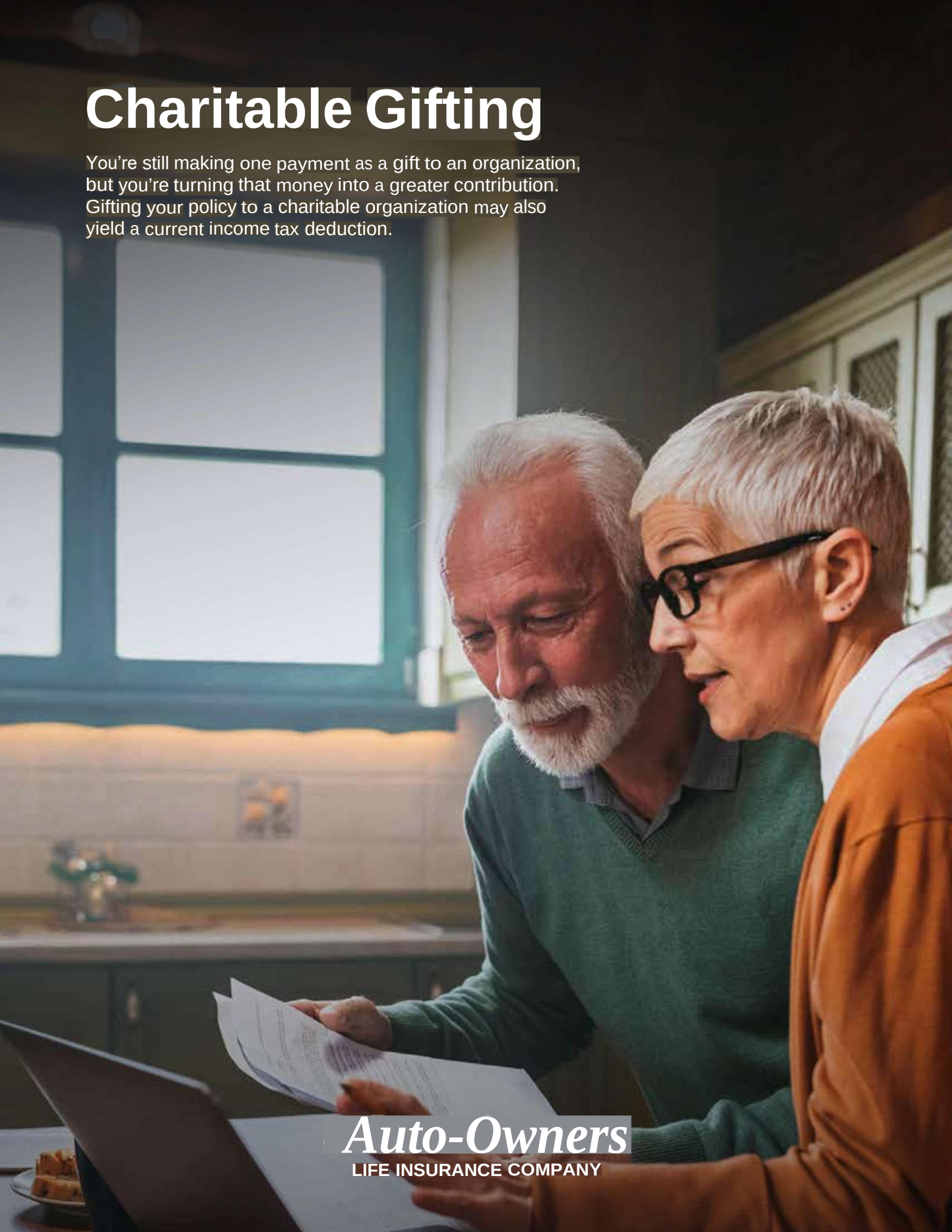


Charitable Gifting

You're still making one payment as a gift to an organization, but you're turning that money into a greater contribution. Gifting your policy to a charitable organization may also yield a current income tax deduction.

An elderly couple is shown in a kitchen setting, looking at a document together. The man, with a white beard and wearing a green sweater, is holding the document. The woman, wearing glasses and an orange sweater, is looking at it with him. In the background, there is a window with a green frame and a kitchen counter with some items on it. A laptop is visible in the foreground on the left.

Auto-Owners
LIFE INSURANCE COMPANY



Why Auto-Owners?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance, including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

PMC Advantage Insurance Services
Ron Devers CIC, LIC, CPIA
408 Kalamazoo Plz
Lansing MI 48933
517-377-0250

Auto-Owners
INSURANCE

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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. Discounts may not be available in all states. Limitations and conditions may apply.

Charitable Gifting

Help preserve the future of an organization you care about with a charitable gift of life insurance.

Auto-Owners Single Pay Whole Life Insurance provides you with a great way to give back to a group that means something to you. Many people want to donate money to churches, colleges or charities to show their support, but did you know that you can make an even bigger contribution than you might have thought?

Why use life insurance for charitable gifting?

- Allows you to leave a larger contribution for your charity: You can take the money that you were planning on gifting to the charity to purchase a life insurance policy with a much larger death benefit amount. This benefit will be paid directly to your charity upon your death.
- Helps you leave a legacy: Gifting life insurance to a charity allows your legacy to live on after you are gone.
- Gives you peace of mind: Benefit is paid quickly and easily upon death and may avoid probate.
- Support a great cause: Help preserve the future of your church, charity, college or organization.

Why is Single Pay Whole Life Insurance a great idea for charitable gifting?

You're still making one payment as a gift to an organization, but you're turning that money into a greater contribution. Gifting your policy to a charitable organization may also yield a current income tax deduction.

Where can I give life insurance as a charitable gift?

- Colleges or universities
- Charitable organizations
- Churches
- Clubs or organizations

References to tax aspects are not intended to constitute tax, legal or accounting advice. Consult your legal or tax advisor for specific advice.