



PROTECTION YOU CAN BELIEVE IN







LOOK TO THE LEADING INSURER OF CHURCHES AND CHURCHGOERS

For protection you can believe in from a company that understands your needs, look to GuideOne Insurance. GuideOne specializes in protecting churches, churchgoers and faith-based institutions, including senior living communities, home health care providers, and private schools, colleges, universities and seminaries. By focusing our efforts, we've become one of America's largest and most respected church insurers.

In 1947, our organization was founded as the nation's first auto insurer for nondrinkers. After gaining a loyal following among religious leaders, the company developed the first multi-peril insurance policy for churches in 1962. Today, GuideOne is proud to protect nearly 43,000 churches and commercial policyholders across the country, as well as more than 112,600 home and auto customers.

In the pages that follow are highlights of GuideOne today, the customers we serve, our financial performance and competitive strengths. We invite you to take a closer look at what sets GuideOne apart ... and why you can place your faith in our expert team.



SEE HOW WE CAN MEET YOUR NEEDS

Whether you're a leader of an organization or an individual seeking the best protection, GuideOne can secure your future with customized coverages for your specific needs.

CHURCHES

GuideOne church coverages provide the most comprehensive protection available and can be tailored for organizations of any size. And to help safeguard ministries, our policyholders have access to the broadest variety of risk management resources in the industry, including the GuideOne Center for Risk Management and our SafeChurch.com website.

SENIOR LIVING COMMUNITIES AND HOME CARE PROVIDERS

This is one of GuideOne's fastest growing lines of business. We serve both nonprofit and for-profit senior living communities and home care providers. For SLCs, we write the full continuum of care — independent living, assisted living, skilled care and continuing care retirement communities (CCRCs).

K-12 AND HIGHER EDUCATION INSTITUTIONS

After several church policyholders inquired about insurance for their schools in the 1970s, GuideOne created a multi-peril program for educational institutions. This market has grown considerably and GuideOne is proud to insure many small to medium-sized private colleges, universities, seminaries, elementary and secondary schools.

AUTO AND HOME

From the company's origins as an auto insurer for nondrinkers, we have expanded our product offerings to meet the needs of other responsible individuals. Our coverages include Responsible Choice Auto for individuals who pledge not to drive while impaired; Homeowners; Renters; and FaithGuard Auto, with added benefits for churchgoers.

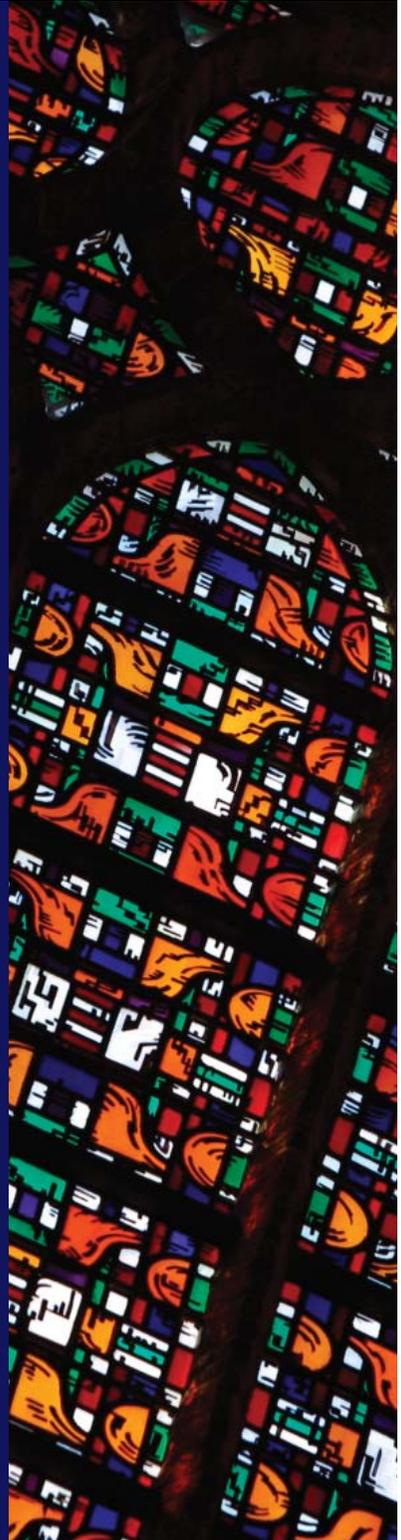
LIFE COVERAGES

GuideOne agents can help you protect your family's future with a broad array of life products underwritten by the Kansas City Life Insurance Company. Coverage options include Term products, Whole Life, Universal Life and Gift of Life children's policies. Annuities, IRAs and 403(b) plans are available too.

FINANCIAL STRENGTH

- In 2011, GuideOne reported net income of **\$22.6 million**, it's 10th year of successive profitability.
- Direct written premium was **\$466 million**.
- Surplus was at **\$493.8 million**.
- GuideOne's combined ratio was at **104.7 percent**.
- Return on Equity (ROE) equaled **4.6 percent**.
- The company's premium to surplus ratio was **0.9:1** at year end.
- Company assets totaled **\$1.3 billion**.
- GuideOne continued a conservative investment strategy, with the largest percentage of its portfolio in corporate and government backed bonds, which are **rated AA3** on average.

This broad diversification helps cushion the company from volatility in the financial markets.



COMPETITIVE STRENGTHS

Here are a few more reasons to choose GuideOne over other carriers.

FINANCIAL STABILITY

In 2011, GuideOne posted strong financial results demonstrating a return better than the industry average. Policyholders can rest assured GuideOne is well capitalized to fulfill its obligations and pay claims.

RATED "A" (EXCELLENT) BY A.M. BEST

GuideOne carries an "A" (Excellent) rating, from A.M. Best Company, the most widely respected insurance rating firm in the country.

CLAIMS SERVICE YOU CAN COUNT ON

Our Claims Team is known for providing excellent claims service. In 2011, claims from weather-related catastrophes were handled fast, efficiently and with a caring attitude.

WE'LL HELP PREVENT LOSSES

No competitor can match GuideOne's leading risk management resources, which can help you avoid accidents, injuries and other losses. With the SafeChurch website at SafeChurch.com, GuideOne customers receive free access to the most extensive risk management tool available for churches.

SOCIALLY RESPONSIBLE

Through the GuideOne Foundation and volunteer work, we support many charitable causes that our policyholders believe in, such as: Habitat for Humanity; World Vision; American Red Cross; Feeding America; Mothers Against Drunk Driving (MADD); Students Against Destructive Decisions (SADD); Fellowship of Christian Athletes (FCA); and Drug Abuse Resistance Education (D.A.R.E.).

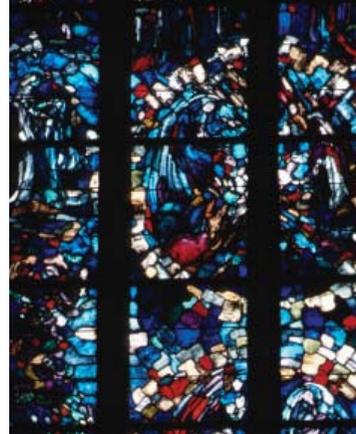
PERSONAL SERVICE FROM EXPERT AGENTS

GuideOne is licensed to do business in all 50 states and markets its products and services through a network of more than 1,800 independent and career agents. These dedicated individuals specialize in our niche markets, deliver knowledgeable advice and the utmost in personal service.

GET A FREE INSURANCE QUOTE!

Call **1-888-218-8561** or visit **GuideOne.com**
today to receive a free insurance proposal.

GuideOne Home Office
1111 Ashworth Road
West Des Moines, Iowa 50265



GUIDEONE COMPANIES

- GuideOne America Insurance Company
- GuideOne Elite Insurance Company
- GuideOne Lloyds Insurance Company
- GuideOne Mutual Insurance Company
- GuideOne National Insurance Company
- GuideOne Specialty Mutual Insurance Company



1-877-448-4331
www.guideone.com

© 2012 GuideOne Insurance.
All rights Reserved. AS 16633 (03/12)