



# ACCUMULATOR UNIVERSAL Life Insurance

Help meet your present needs while accumulating cash value for later in life.

<b>What type of insurance is this?</b>	This product is Universal Life Insurance.
<b>How long am I covered?</b>	Coverage is designed to last a lifetime.
<b>What coverage amounts are available?</b>	Coverage may range between \$25,000 – \$5,000,000+.
<b>At what age can I apply?</b>	You are eligible at any age between 15 days and 80 years old.
<b>Are there medical questions?</b>	Yes, you must answer questions about your health to apply.
<b>Is there a physical exam?</b>	Maybe, we'll come to you for a simple physical exam if needed.
<b>How long until I'm covered?</b>	2 – 6 weeks with coverage while you wait, if you qualify.
<b>Do I need a AAA membership?</b>	No, a AAA membership is not required to apply.
<b>Are there savings for AAA members?</b>	Members may qualify for additional discounts on their auto/home insurance from AAA. Ask your AAA agent for details.
<b>How do I apply?</b>	Apply with an experienced agent. Contact us at the number below.
<b>Do premiums go up over the life of the policy?</b>	You can adjust your premiums as your needs change. By paying the "no-lapse" amount, coverage is guaranteed for 10 years.
<b>Can I access benefits while I am alive?</b>	You can get as much as 50% of your benefit (up to \$500,000) if you are diagnosed with a terminal illness with less than a year to live. <sup>1</sup>
<b>What features or additional riders are available?</b>	Choose riders for Child Term, Waiver of Monthly Deduction, and Accidental Death, Additional Insured (such as for a spouse), Guaranteed Purchase Option, and Primary Insured. The Lifetime Membership Benefit feature is included at no cost.
<b>Can I convert this to a permanent life policy?</b>	This is permanent life insurance.
<b>Does this policy build cash value?</b>	Yes, this policy does build cash value.

Call (855) 880-5750 to speak to an agent | [www.aalife.com](http://www.aalife.com)

<sup>1</sup>Benefits may be reduced by this and any other loans on the policy. *5% interest rate and \$75 fee applies.*

Health history, underwriting guidelines and the answers provided to health questions are used to determine approval for coverage. Not all applicants will qualify. Rates may vary. Policy Form Series: ICC10-3601, UL-3601 (In OR: ICC10-3601). **This is a summary of insurance provisions and does not contain all of the benefits and exclusions. For complete terms of the insurance coverage, please contact your insurance professional or refer to the policy.**

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