



# TRADITIONAL TERM

## Life Insurance with Return of Premium

You can get back 100% of what you pay in premiums if you never need your policy's death benefit

<b>What type of insurance is this?</b>	This product is a rider for Traditional Term Life Insurance.
<b>How long am I covered?</b>	Choose a level term length of 15, 20, 25 or 30 years. Coverage ends at 95.
<b>What coverage amounts are available?</b>	Coverage may range between \$100,000 – \$5,000,000+.
<b>At what age can I apply?</b>	You are eligible at any age between 18 and 65 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. A coverage decision is typically made within 30 days.
<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>	Premiums stay the same until the term period ends, after which time the premiums increase each year.
<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>	The Lifetime Membership Benefit feature is included at no cost. No additional riders are available with this feature.
<b>Can I convert this to a permanent life policy?</b>	Yes, up to the end of the level term period or age 65, whichever is earlier. Speak with your agent for details.
<b>Does this policy build cash value?</b>	Yes, cash value builds during the term period you select. At the end of which time all premiums are returned to you.

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

<sup>1</sup>Any Accelerated Death Benefits paid will reduce the death benefit by the amount received and any unpaid interest. 8% 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. Coverage ends at 95. Policy Form Series: ICC11-1201/TL-1201 (In OR: ICC11-1201). **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.**

Return of Premium (ROP) benefit provided under the Intermediate Period Endowment Benefit Rider and the policy must remain in force in order to be eligible to receive a return of premium. A portion of the ROP amount may be paid if the policy is terminated prior to the end of the initial term period. Life insurance underwritten by AAA Life Insurance Company, Livonia, Michigan. AAA Life Insurance Company is licensed in all states except NY. CA Certificate of Authority #07861. Products and their features may not be available in all states.

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