



# TRADITIONAL TERM Life Insurance

Cost-effective coverage to help protect life's expenses for a set period of time.

<b>What type of insurance is this?</b>	This product is Term Life Insurance.
<b>How long am I covered?</b>	Choose a level Term length of 10, 15, 20, 25 or 30 years. Coverage ends at age 95.
<b>What coverage amounts are available?</b>	Coverage may range between \$50,000 – \$5,000,000+ depending on your age.
<b>At what age can I apply?</b>	You are eligible at any age between 18 and 75 years old.
<b>Are there medical questions?</b>	Yes, you must answer questions about your health to apply.
<b>Is there a medical exam?</b>	A medical exam may be required during the application process.
<b>How long until I'm covered?</b>	1 – 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>	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>	Choose riders for Child Term, Disability Waiver of Premium, Travel Accident, or Return of Premium. The Lifetime Membership Benefit feature for surviving spouse is included at no cost.
<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 about how to convert your Term policy.
<b>Does this policy build cash value?</b>	No, this particular policy does not build cash value.

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.**

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