



# SIMPLE WHOLE Life Insurance

Simple, permanent coverage designed to take care of final expenses.

<b>What type of insurance is this?</b>	This product is Whole 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 \$5,000 – \$25,000.
<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, health questions will be used to determine eligibility for coverage.
<b>Is there a medical exam?</b>	No medical exam necessary.
<b>How long until I'm covered?</b>	5 – 7 days 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 through AAA. Ask your AAA agent for details.
<b>How do I apply?</b>	Fill out a short application with help from an agent. Contact us at the number below for assistance.
<b>Do premiums go up over the life of the policy?</b>	Premiums stay the same until age 100, at which time premium payments are no longer required.
<b>Can I access benefits while I am alive?</b>	You can get as much as 50% of your benefit 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 from Child Term, Disability Waiver of Premium, Travel Accident, and Accidental Death.
<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 some 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. *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. Policy Form Series: ICC10-5501WL & 5501WL (In OR: ICC10-5501WL). **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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