



Permanent coverage designed to help tie up loose ends.

What type of insurance is this?	This product is Whole Life Insurance.
How long am I covered?	Coverage is designed to last a lifetime.
What coverage amounts are available?	Coverage may range between \$5,000 – \$75,000. Looking for less coverage? Talk to an agent to learn about your options.
At what age can I apply?	You are eligible at any age between 18 and 85 years old.
Are there medical questions?	For \$30,000+ in coverage, you must answer questions about your health to apply.
Is there a medical exam?	For \$30,000+ in coverage, a medical exam may be required.
How long until I'm covered?	1 – 6 weeks with coverage while you wait, if you qualify.
Do I need a AAA membership?	No, a AAA membership is not required to apply.
Are there savings for AAA members?	Members will receive a 10% savings on the base premiums. Ask your agent for details.
How do I apply?	Complete application with help from an agent. Contact us at the number below for assistance.
Do premiums go up over the life of the policy?	Premiums stay the same until age 100, at which time premium payments are no longer required.
Can I access benefits while I am alive?	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. ¹
What features or additional riders are available?	Choose from Child Term, Disability Waiver of Premium, Travel Accident, and Accidental Death.
Can I convert this to a permanent life policy?	This is permanent life insurance.
Does this policy build cash value?	Yes, this policy does build cash value.

Call (855) 880-5750 to speak to an agent | www.aalife.com

¹If insured is diagnosed with a terminal illness that will cause death in 12 mos. or less up to 50% of the total benefit can be applied for, and used as insured chooses. The remaining benefit payable at death will be reduced by the Accelerated Death Benefit paid and any accrued and unpaid interest (8% annual interest rate). Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs and may be taxable. Please consult the appropriate social service agency and seek the advice of tax counsel before applying for these funds. The Accelerated Death Benefit is not available if the terminal illness results from an intentionally self-inflicted injury. 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. **For Whole Life policies issued with face amounts of \$25,000 or less, a graded death benefit may be applicable. This means that the death benefit for non-accidental death is limited during the first two policy years to 135% of the premium paid. After two years, the full Benefit Amount is paid for the death due to any cause.** Whole Life Policy Form Series: ICC18-5601/5601 (In OR: ICC18-5601) or ICC20-7001/7001 (In OR: ICC20-7001) for amounts \$25,000 and less. **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.**

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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