



# EXPRESSTERM

## Life Insurance

Apply online, many approval decisions in as little as 10 minutes with this convenient option

<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.
<b>What coverage amounts are available?</b>	Coverage may range between \$25,000 – \$250,000.
<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, health questions will be used to determine eligibility for coverage.
<b>Is there a physical exam?</b>	No physical exam necessary for qualified applicants.
<b>How long until I'm covered?</b>	As little as 10 minutes, 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>	The annual policy fee is waived for AAA members, a savings of \$60 a year.
<b>How do I apply?</b>	Use our convenient apply-online process at <a href="http://aaalife.com/expressterm">aaalife.com/expressterm</a> .
<b>Do premiums go up over the life of the policy?</b>	Premiums stay the same until the initial 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 \$125,000) 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 Accidental Death. The Lifetime Membership Benefit feature 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.
<b>Does this policy build cash value?</b>	No, this particular policy does not build cash value.

Visit [www.aaalife.com](http://www.aaalife.com) to learn more

<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.** ExpressTerm Policy Form Series: ICC12-1301/TL-1201 (In OR: ICC12-1301). **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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