



# EXPRESSTERM

## Life Insurance

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

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| <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 or 30 years.  |
| <b>What coverage amounts are available?</b>              | Coverage may range between \$25,000 – \$500,000.   |
| <b>At what age can I apply?</b>                          | You are eligible at any age between 20 and 75 years old.   |
| <b>Are there medical questions?</b>                      | Yes, answers will be used to determine eligibility for coverage.   |
| <b>Is there a health screening?</b>                      | Some applicants may need to complete a health screening.   |
| <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>                | Current AAA members save 10% on their premiums.  |
| <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 \$250,000) 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> | N/A  |
| <b>Can I convert this to a permanent life policy?</b>    | Yes, up to the end of the initial term period or the policy anniversary after the insured's 65 <sup>th</sup> birthday, whichever is earlier. Minimum one year conversion period. |
| <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>If insured is diagnosed with a terminal illness that will cause death in 12 mos. or less (varies by state), 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 applies). 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. **Coverage ends at 95.** ExpressTerm Policy Form Series: ICC19-1601/1601 (In OR: ICC19-1601). **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.