



# PLATINUM BONUS Annuity

With flexible premiums, you decide when to grow your nest egg and by how much.

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| <b>What type of annuity is this?</b>                               | This product is a deferred annuity. A deferred annuity may be ideal for individuals who are looking for guarantees and a first-year bonus to help continue to grow their assets tax-deferred. <sup>1</sup> |
| <b>How does this annuity work?</b>                                 | Earn a competitive fixed interest rate over a longer time period, typically five years or more.  |
| <b>How long is my interest rate guaranteed?</b>                    | Our competitive fixed-interest rate is guaranteed for the first 12 months, with additional first-year bonus interest.  |
| <b>What are the distinct benefits of this annuity?</b>             | Flexibility of premium payments is a defining feature of the Platinum Bonus annuity. You decide when to add to your annuity without having a fixed schedule to do so.                                      |
| <b>Can I withdraw funds if needed?</b>                             | Yes. You may access your funds with the ability to take a withdrawal of up to 10% of the accumulated value once per contract year.   |
| <b>I'm younger than 59 1/2, can I still purchase this annuity?</b> | Yes. There may be tax consequences for annuity withdrawals prior to age 59 1/2.  |
| <b>What is the minimum initial premium required?</b>               | You can open your Platinum Bonus annuity with a minimum of \$3,000.  |
| <b>Does this annuity come with a death benefit?</b>                | In the event of your death, we will pay the accumulated value, less any premium taxes, to the beneficiary you name.  |
| <b>What is the interest rate on this annuity?</b>                  | Please talk to an agent for the current interest rate. After the first year the Platinum Bonus annuity pays no less than the minimum interest rate of 1.00%. <sup>2</sup>                                  |
| <b>Is there a first-year bonus on this annuity?</b>                | Yes, you'll earn a competitive interest rate PLUS a bonus in the first year that's guaranteed for the first 12 contract months.  |
| <b>Do I need a AAA membership to open this annuity?</b>            | No, you do not need to be a AAA member to open this annuity.   |
| <b>How do I open an annuity?</b>                                   | Complete a simple application with an experienced agent. Contact us at the number below.   |

Call (855) 880-5750 to speak to an agent | [www.aalife.com](http://www.aalife.com)

<sup>1</sup>AAA Life and its agents do not provide legal, tax, or financial advice. Please consult your professional advisor prior to the purchase of any contract.

<sup>2</sup>Benefits may be taxable. All rates are annual effective yields. The first-year declared interest rate is guaranteed for the first contract year only and is separate from the guaranteed minimum rate, which is effective for all contract years.

During the surrender charge period, withdrawals exceeding 10% will be subject to a surrender charge that may be higher than fees associated with other types of financial products and may reduce principal.

Platinum Bonus Annuity Contract Form Series: ICC11-4111, DA-4111 (In OR: ICC11-4111)

**This is a summary of annuity provisions and does not contain all of the benefits and exclusions. For complete terms of the annuity, please contact your insurance professional or refer to the contract.**

Annuities are not short-term products. Withdrawals prior to 59½ may be subject to IRS penalties. Annuities offered 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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