Term Life Insurance

Cost-effective coverage to help protect life's expenses for a set period of time.

AAA Life Insurance Company

What type of insurance is this?	This product is Term Life Insurance
How long am I covered?	Choose a level Term length of 10, 15, 20, or 30 years. Coverage ends at age 95. Term lengths may not be available at all issue ages and coverage amounts.
What coverage amounts are available?	Coverage may range between $50,000 – $3,500,000.
At what age can I apply?	You are eligible at any age between 18 and 75 years old.
Are there medical questions?	Yes, you must answer questions about your health to apply.
Is there a health screening?	A health screening may be required during the application process.
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.
Are there savings for AAA members?	Members may save 10% on their premiums, or have their annual policy fee waived. Members may also qualify for additional discounts on their auto/home insurance from AAA. Ask your AAA agent for more details.
How do I apply?	Apply with an experienced agent. Contact us at the number below.
Do premiums go up over the life of the policy?	Premiums stay the same until the Term period ends, after which time the premiums increase each year.
Can I access benefits while I am alive?	You can get as much as 50% of your benefit (up to $500,000) if you are diagnosed with a terminal illness with less than a year to live.[1]
What features or additional riders are available?	Optional riders include Child Term, Disability Waiver of Premium, and Return of Premium. Riders may not be available in all states or at all coverage amounts.
Can I convert this to a permanent life policy?	Yes, up to the end of the initial term period or the policy anniversary after the insured's 65th birthday, whichever is earlier. Minimum one year conversion period.
Does this policy build cash value?	The base policy does not build cash value. However, a Return of Premium rider guarantees a return of your paid premiums if you reach the end of the policy term.

Call **855-880-5750** to speak to an agent | www.**AAALife**.com

[1] If 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. **Coverage ends at 95.** Policy Form Series ICC26-2001/2001 (OR:ICC26-2001). Policy Form Series ICC19-1801/1801 (OR: ICC19-1801). Applicable form series varies by state and coverage amount. **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.

ALAN-23817-N26-XX