



GUARANTEED ISSUE

Graded Benefit Whole Life Insurance

Get guaranteed coverage right away—no need to qualify based on health.

What type of insurance is this?	This product is guaranteed acceptance Whole Life Insurance.
How long am I covered?	Coverage is lifelong and does not expire.
What coverage amounts are available?	Up to \$25,000 in benefits. Graded benefit provided in the first two years. ¹
At what age can I get coverage?	Your acceptance is guaranteed between the ages of 45 and 85.
Are there medical questions?	No medical questions necessary.
Is there a physical exam?	No physical exam necessary.
How long until I'm covered?	Coverage begins as soon as payment is processed.
Do I need a AAA membership?	No, a AAA membership is not required to apply.
Are there savings for AAA members?	The annual policy fee is waived for AAA members and their spouses, a savings of \$60 a year.
How do I get coverage?	Apply by mail or over the phone.
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?	N/A
What features or additional riders are available?	The product features a Travel Accident Endorsement that doubles the death benefit and there is the Lifetime Membership benefit after the second year.
Can I convert this to a permanent life policy?	This is permanent life insurance.
Does this policy build cash value?	Yes, this policy builds cash value.

¹This Policy contains a graded benefit feature, which means if you suffer a covered accidental death, your beneficiaries get the total amount of your coverage. But if you suffer a covered non-accidental death within the first two years of coverage, your beneficiaries get 130% of the premiums you paid. After two years, the total benefit amount is paid for death due to any cause.

Guaranteed Issue Graded Benefit Whole Life Insurance Policy Form Series: ICC16-6301 & GWL6301 (In OR: ICC16-6301)

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.