

Call on AAA with confidence.

Have a question? Need a quote?  
Simply contact your nearest AAA Agent:



# LIFE INSURANCE & ANNUITIES



**Independent  
Insurance Agent**



# Life is filled with questions. Together, we can answer them.

Your licensed AAA life insurance professional can help you answer three important questions:

1. Do I have enough life insurance to help protect myself and my loved ones?
2. Will I have enough money to carry me through retirement?
3. When I'm gone, will I be able to leave a legacy?

We can help you assess your life insurance needs ... and recommend products to meet them.

## HOW CAN LIFE INSURANCE THROUGH AAA HELP YOU?

- Provide a source of funds, in the event of your death
- Immediately increase the value of the inheritance that you plan to leave
- Supplement employer-provided life insurance
- Life insurance benefit can be used to pay off a mortgage
- Cover final expenses such as funeral costs, taxes and financial obligations
- Pay for in-home services previously provided by a spouse
- Life insurance benefit can be used to fund a college education
- Augment retirement income





Renowned quality.  
History of service.  
Competitive prices.

With life insurance through AAA Life Insurance Company, you're covered by a company you know and trust. AAA Life is committed to providing prompt, courteous and reliable service.

- **A reputation for quality.** AAA Life has a long heritage of providing superior service.
- **Financial strength.** As of March 2008, A.M. Best Company has assigned AAA Life a rating of "A-" (Excellent), 4th highest ranking out of 16.
- **Ready to serve.** You'll find AAA life insurance professionals ready to serve you in person or by phone.

## DO YOU HAVE ENOUGH LIFE INSURANCE?

- Many financial advisors recommend life insurance coverage of six to 10 times your annual salary.
- Reviewing your life insurance needs at least every two years or following a major life change, such as the birth of a child or a change in jobs.

## PREFERRED RATES AVAILABLE.

Based on certain underwriting criteria, you may qualify for preferred rates on your life insurance policy through AAA.





Sound advice.  
A range of choices.  
Coverage that fits your life.

## Term Life Insurance

- A smart choice to receive coverage for a specified number of years
- Premiums remain level for the term period\*
- Premiums do not accrue interest earnings
- May be converted to permanent insurance down the road\*\*
- Term life insurance can be ideal for singles, newly married couples, young families and seniors seeking shorter-term protection†

\* Premiums increase annually at the end of the initial term.

\*\* Convertible to permanent life insurance prior to expiration of 80% of the term period or age 65, whichever is first.

† Individual life insurance needs may vary. Coverage is not limited to groups specified.

## Term Life Insurance Products

- **Multi-Year Renewable Term** – Provides a cash payout to beneficiaries in the event of the policy owner's death, as long as the premiums are paid. Policies available through AAA can provide guaranteed level premiums for varying predetermined term periods.

Term life policies allow the premium to be locked in for up to 30 years. Your local AAA life insurance professional will work with you to make a choice that best suits your current and future needs.

- **Insurance to Help Protect a Mortgage** – Can be used to help pay off your mortgage in the event of your death. Unlike mortgage protection provided by a lender, with life insurance you can choose your beneficiary. Your beneficiary can use the benefits to help pay the mortgage after you're gone.



## Permanent Life Insurance

- Coverage for a lifetime\*
- A portion of each premium is used to build cash value that earns interest and grows tax-deferred\*\*
- Ideal when protection needs will last beyond 30 years
- Can help supplement retirement income or cover education costs

### Permanent Life Insurance Products

- **Universal Life** – In addition to protection, you also receive tax-deferred\*\* interest earnings and a premium that's flexible. Accumulated cash value can be used in the future to help fund education expenses, supplement retirement benefits, even help pay for a vacation home. It's a good choice for immediately increasing funds available to heirs.
- **Whole Life** – Traditional coverage offering fixed premiums, a death benefit and guaranteed interest earnings that may be tax-deferred.\*\* Available through AAA Life at relatively low coverage levels, it can be used to help cover final expenses such as funeral costs, final income taxes, settling credit accounts and more.



Ask for your free, no-obligation  
Life Insurance Needs Analysis.

### Needs Analysis

As a service, you can request a no-cost life insurance needs analysis. Working with you, your AAA life insurance professional will help you:

- Confirm the level of protection you have now
- Explain the strengths and weaknesses of your current coverage
- Determine what life insurance coverage you may need
- Pinpoint specific steps you can take to help protect your loved ones

\* The death benefit assumes that premiums are paid when due and there are no loans or partial surrenders.

\*\* Under current tax law. AAA Life Insurance Company and its agents do not provide legal or tax advice. You may wish to consult independent legal, tax or financial advice prior to the purchase of any policy.



## Fixed-Rate Annuities

- Interest is earned on premiums and payments are made to the annuity owner at a future date
- Interest earnings may be tax-deferred\*
- A minimum interest rate is guaranteed

### Annuity Products

- **EliteBonus Annuities** – fixed-rate annuities paying a competitive 12-month rate that includes a base rate and first-year bonus guaranteed for the first 12 contract months.† They allow a specified percentage of accumulated value to be withdrawn without withdrawal charges after the first year.\*\*
- **EliteGuarantee Annuities** – guarantee the interest rate for a specified number of years. They create the opportunity to lock in an interest rate for multiple years and, once the rate guarantee period has expired, offers the option to renew.
- **Single Premium Immediate Annuity** – payouts beginning within one year after the single premium is paid. Payout amount depends on the premium amount and whether the payout option is guaranteed to last for as long as you live or last as long as you live with payments guaranteed to your survivor.††



\*\*Surrender charges may apply. Withdrawals exceeding 10% of accumulation value are also subject to a contractual withdrawal schedule included in each contract. Under current tax law, earnings withdrawn before age 59½ may be subject to IRS penalty.

††Dependent upon individual circumstances and the plan selected. The single premium amount required to establish the guaranteed payout you want is based on the option selected at the time of application.

Annuities are not short-term investments. Surrender charges may apply. Fees and costs associated with an annuity are usually higher than other investments such as a certificate of deposit.

**Annuity Contract Form Series** 43203, 43303, 42303, 42203, 40412, 40413, 40512, 40513, 40611.

**Life Insurance Policy Form Series** TL20081, A80030, A80073, WL80092, ICC083501, UL3501, ICC084501, UL4501.

Products, features, benefits, and riders may not be available in all states. See your policy for specific details.

Life insurance underwritten, and fixed-rate annuities offered, by AAA Life Insurance Company, Livonia, MI. AAA Life Insurance Company is licensed in all states except NY.

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† The first year declared interest rate is an annual effective yield guaranteed for the first contract year. It is separate from the Guaranteed Minimum Interest Rate that is effective for all contract years.