



# ACCUMULATOR UNIVERSAL Life Insurance

Help meet your needs with flexible, permanent coverage that grows cash value over time.

<b>What type of insurance is this?</b>	This product is Universal Life Insurance.
<b>How long am I covered?</b>	Coverage is designed to last a lifetime.
<b>What coverage amounts are available?</b>	Coverage may range between \$100,000 – \$5,000,000+.
<b>At what age can I apply?</b>	You are eligible at any age between 15 days and 80 years old.
<b>Are there medical questions?</b>	Yes, you must answer questions about your health to apply.
<b>Is there a health screening?</b>	A health screening may be required during the application process.
<b>How long until I'm covered?</b>	1 – 6 weeks with coverage while you wait, 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>	Members may qualify for additional discounts on their auto/home insurance from AAA. Ask your AAA agent for details.
<b>How do I apply?</b>	Apply with an experienced agent. Contact us at the number below.
<b>Do premiums go up over the life of the policy?</b>	You can adjust your premiums as your needs change with this product. By paying the “no-lapse” amount, coverage is guaranteed for 10 years.
<b>Can I access benefits while I am alive?</b>	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. <sup>1</sup>
<b>What features or additional riders are available</b>	Choose from Child Term, Waiver of Monthly Deductions, Accidental Death, Guaranteed Increase Option, Yearly Renewable Term Life, and Travel Accident.
<b>Can I convert this to a permanent life policy?</b>	This is permanent life insurance.
<b>Does this policy build cash value?</b>	Yes, this policy does build cash value.

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

<sup>1</sup>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 (5% annual interest rate and \$75 fee 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. Policy Form Series: ICC19-3701/3701 (In OR: ICC19-3701). **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.