

Guaranteed Acceptance+ Life Insurance



AAFMAA[®]
COMPASSION • TRUST • PROTECTION

FINANCIAL SECURITY YOUR FAMILY DESERVES IN A FEW SIMPLE STEPS — EASY AND GUARANTEED.

No medical exams. Locked-in premiums. Fast approval.

Give yourself and your loved ones a lifetime of value from the financial solutions provider trusted by the military community since 1879. AAFMAA Guaranteed Acceptance+ is a life insurance policy for Veterans aged 35-64 that you can secure quickly, with no medical exam or questions required and a low rate you can lock in for life — plus you get all the benefits of AAFMAA Membership. Apply today for fast approval and protect your family's financial future.



Scan to Get a Quote or Apply Today.

Give Your Loved Ones the Protection They Deserve

Life insurance is an important part of creating a secure financial future for you and your family. But with AAFMAA, you purchase more than just a policy — you're securing your legacy and providing for your family after you are gone. Guaranteed Acceptance+ protects your survivors from having to pay your final expenses out of pocket when you pass away. Don't leave behind financial challenges for your family members to deal with on their own. Give them the peace of mind that comes from having Guaranteed Acceptance+ to help cover your outstanding debts, medical bills, and costs associated with your funeral.

Your Government and Military Benefits Only Go So Far

You may think your family will get the resources they need from the benefits and entitlements you've earned through your service, but that's not the full picture of what life without you will look like.

Here are a few facts your survivors will have to face when you're gone:

- Military benefits and entitlements, including Military Retired Pay, Social Security, and VA Disability benefits stop at your death.
- Survivor Benefit Plans, if elected, can take up to 90 days to establish.
- VA Burial Benefits are only available to Veterans with a rating of 10% or more and are payable at the rate of \$300 for a non-service-connected death, up to \$2,000 for a service-connected death.
- Bank accounts may be frozen or inaccessible immediately after your passing, and your Social Security death benefit is only \$255.

Guaranteed Acceptance+ Is Coverage Your Loved Ones Can Count On

As an AAFMAA Member, you gain the security of permanent life insurance coverage plus a wealth of exclusive Membership benefits, including our exclusive Survivor Assistance Services — one of the best values in guaranteed acceptance life insurance. Most importantly, you can have peace of mind right now knowing that your loved ones will not be burdened by your final expenses and an expert will guide them through the entire process.

- Acceptance is guaranteed — no medical exams
- Permanent protection to cover your final expenses
- Coverage up to \$25,000
- Affordable premiums that are locked in at issuance and will never change
- Lifetime access to AAFMAA Membership benefits, including Survivor Assistance Services and your own secure Digital Vault for essential document storage
- A fast, easy application process — eligible applicants who apply today get approved today



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WHO IS IT FOR?

- US Military Veterans, Retirees, and their Spouses and Children
- US Military Surviving Spouses (Widows and Widowers)
- Those who may not meet underwriting requirements or do not want to go through underwriting and do not have existing permanent coverage
- Those aging out of their term life insurance policies



Exclusive Survivor Assistance Services

Care for survivors is firmly rooted in AAFMAA's history, and an essential value we have held since our beginnings. When you purchase a Guaranteed Acceptance+ policy, as with all AAFMAA policies, you gain lifetime access to AAFMAA's exclusive Survivor Assistance Services. A Survivor Assistance Counselor will assist your family after you pass away to ensure they receive all the military and government benefits and entitlements you earned through your military service.

Affordable Premiums, Locked in at Issuance

Find the option that suits your family's needs and budget.

Examples of Current Rates for Guaranteed Acceptance+:

Coverage	Monthly Premiums (\$)					
	Male			Female		
	35	45	55	35	45	55
\$5,000	14.66	19.37	24.42	10.35	12.74	16.75
\$10,000	29.31	38.74	48.84	20.70	25.48	33.50
\$15,000	43.96	58.10	73.25	31.04	38.22	50.25

Scan the QR code on the reverse side to get a quote customized for you.

Apply Today, Get Approved Today

- Eligible applicants who apply today get approved today.
- You are conditionally approved immediately upon submitting your completed application. Following ID and AAFMAA eligibility verification, we will issue your policy, usually within one business day.
- Death benefits are limited to 110% of total premiums paid in the first two policy years except for qualifying accidental deaths, in which case the death benefit is equal to the face amount.

Maximum Benefits, Affordable Price

Guaranteed Acceptance+ gives you the combination of permanent life insurance coverage to protect your survivors from your final expenses and lifetime access to AAFMAA Membership benefits. Coverage is available from \$5,000 to \$25,000. Your price is locked in at issuance and will never change. Gain the confidence and security of a permanent life insurance policy that is affordable and easy to fit into your budget.

Coverage and Protection You Need, with No Medical Requirement

Concerned about medical requirements holding you back from qualifying for a life insurance policy? Looking for a more affordable option to give you the coverage you need? Guaranteed Acceptance+ may be the answer.

With Guaranteed Acceptance+, you can get the confidence and security you need in planning for the future, with none of the underwriting requirements or medical exams other policies require.

CONTACT US

Visit aafmaa.com/guaranteed or call **844-699-3075** for more information and to apply today. Or contact us at membership@aafmaa.com to discuss your options and begin your application.

- facebook.com/aafmaa
- instagram.com/aafmaaofficial
- linkedin.com/company/aafmaa
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Subject to terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by AAFMAA, a policy is issued, delivered, and accepted by you, and you pay the required premiums.

Guaranteed Acceptance+ is available to AAFMAA-eligible Veterans and their spouses and children, as well as surviving military spouses (widows and widowers); ages 35-64. Coverage is guaranteed with no underwriting requirements and no medical exam. Premiums never increase and benefits never decrease. No war, aviation, terrorist clause. All policies include Survivor Assistance Services.

In the following states/territories, AAFMAA is only able to issue policies to current servicemembers, military retirees, and their spouses: DC, MS, UT, and WI.