



Military Spouse Life Insurance

Coverage You Can Trust for Life.



Family means everything to you. That's exactly why we're here.

You can't know what the future will bring, but you can plan for it. Life insurance is a critical part of that plan — protecting you and your family no matter what life brings you. That's where we come in. AAFMAA Military Spouse Life Insurance can help ensure you have everything you need to handle the unexpected.

Whatever your future holds as a military family, whether it be upcoming deployments, transitioning back to civilian life, or one of many PCS moves in between, a secure financial future starts with a plan that gives you the confidence you need when times get tough.



More than 11,000 military spouses trust us to be there for the ones they love.

As an AAFMAA family, you'll be a part of a community that truly understands the life you lead and the unique challenges you face as a MilSpouse. We've designed our policies with you in mind, providing enough coverage to protect your whole family. But you'll also get customized information, tools, solutions, and support that can help you make smart financial decisions for your family, now and after you leave the military.

It's never been easier to protect your family. Military Spouse Life Insurance is one of the most important investments you'll ever make — and AAFMAA Members have given us a trust ranking of 4.6/5 on TrustPilot for excellent service!

Do you really need your own life insurance policy?

You never know where life will take you and what challenges may arise. If you have family members who are dependent on you — whether that's for care and supervision, income, or anything else that they would need to replace in your absence — then having a life insurance policy of your own is a must. Even if you already have SGLI spouse coverage, the amount of protection you can purchase from the government is limited to \$100,000 and like most military families, that probably wouldn't be enough to meet your family's needs if you were gone. Not to mention SGLI terminates when your family transitions back to civilian life — meaning you'll have to find some way to replace it at that point and other life insurance options will likely be much more expensive. That could leave your family at risk.

AAFMAA coverage goes up to \$1 million and it stays with you for the long-term, including after your family leaves the military. That means you'll be able to adequately protect your loved ones against the unexpected no matter where you go or what you do.

What would they do without you?

It may be hard to imagine the large, costly expense you might leave behind for your family in the event of your death, but it's imperative to do so. After all, your impact on the household finances is immense. In addition to the income you earn from your career, your everyday contributions to your family would have significant monetary and logistical consequences if they were suddenly lost. That, alone, makes having your own life insurance policy an essential part of your military family's overall financial plan.

The choices you make now can make all the difference.

You want to prepare your family for anything and everything that life may bring their way. But what kind of life insurance can help you do that? There are two main types of life insurance policies to choose from:

- **Term Insurance:** Like SGLI, you will pay a premium for a defined period of time during which you're covered.
 - **Benefit #1:** It's budget-friendly, but it comes with an expiration date. Coverage ends when the expiration date arrives. Intended to cover unexpected loss in the years your family is earning and growing.
 - **Benefit #2:** It's good for families with financial obligations, such as mortgages, child care, and education expenses.
- **Whole Life Insurance:** This is permanent coverage for the policyholder's entire lifetime. Whole life policies carry higher premiums, but the coverage never expires and you receive other benefits, as well.
 - **Benefit #1:** You lock in an affordable premium from the start. The best time to apply for a whole life policy is right now, because prices increase as you age.
 - **Benefit #2:** Every premium payment belongs to you and builds cash value for you, which you can borrow against or cash out at any time without penalties or fees from AAFMAA. You also have options to use your death benefit while you're still alive to help defray long-term care costs if you encounter them later in life.



Household Contributions of MilSpouses

Unpaid Daily Activities You Perform for Your Military Family on Top of Your Career

Total Value = \$184,820/Year*
Working an average of 15 hours a day, 7 days a week in the home.

- ✓ **Financial Manager**
(bills, social life...)
- ✓ **Facilities Manager**
(household maintenance...)
- ✓ **Caregiver**
(childcare, nursing, education...)
- ✓ **Logistics Analyst**
(transportation, activity planning...)
- ✓ **Chef and Server**
(meal planning, groceries, cooking...)
- ✓ **Housekeeping**
(laundry, cleaning, chores...)

*Above and beyond your career, based on the 2021 salary.com study: *How Much Is a Mom Really Worth? The Amount May Surprise You.*

Keep Your Family's Finances on Track with the \$5,000 CAP Loan

Enjoy a lifetime of financial confidence from the association that has been taking care of military families since 1879 — AAFMAA. Thousands of military spouses just like you trust us to provide the options that you want at a price you can afford. It all starts with purchasing a policy now to benefit from more affordable rates and lock in the protection you and your loved ones can count on for a lifetime. Getting AAFMAA Military Spouse Life Insurance coverage is fast and easy — you can apply online at your convenience at aafmaa.com/apply or with the guidance of one of our expert Membership Coordinators by phone at **888-673-0878**.

Life insurance secures the long haul, but what about right now?

There are several elements that contribute to your goal of securing your family's financial future. Need some financial assistance to help secure your current situation? We can all use an extra boost from time to time to help manage unexpected expenses. Keep your family on solid financial footing with AAFMAA's \$5,000 CAP Loan.*

No credit check. No collateral. No fees. No kidding.

Who is eligible?

- Active Duty, Guard or Reserve servicemembers in ranks E-5 to O4, including all Warrant Officers.
- AAFMAA Members in good standing, with at least \$250,000 term life insurance or \$50,000 whole life insurance in force.

This trusted, smart option is easy and affordable at just 1.5% APR, payable over five years. There are no fees or prepayment penalties, and your family can use the funds for anything you need. It's one of a host of Membership benefits you will only get from AAFMAA and your servicemember spouse can get started right away online at aafmaa.com/CAP or by phone with an AAFMAA representative at **888-673-0878**.

Make the CAP Loan part of your next family finance conversation.



Connect with fellow MilSpouses and share stories among those living the military lifestyle right alongside you on SpouseLink — the community created by AAFMAA to support, inform and inspire military spouses just like you. SpouseLink offers:



- **A community built for you, by you** featuring personal MilSpouse stories, military news, and other information that matters to MilSpouses. From career advice and parenting tips, to current trends and pop culture — you'll find that and everything in between on SpouseLink.
- **The ability to *Stay informed. Get support. Be inspired.***[™] You will always find resources to lean on and connect with through SpouseLink. That mission drives what we do every day through our blog, our podcast series, *At Home with SpouseLink*, as well as our social media channels.
- **A real, personal connection with a MilSpouse in your area.** Connect with one of several SpouseLink Ambassadors serving in locations across the country. They actively engage their communities by hosting and participating in local events and activities every month. You'll find them on your favorite social media channels, too!

It's simple: SpouseLink is all about you. Find out more at spouselink.org.

Here's what AAFMAA Members say about us...

My husband said, "If anything happens to me, and it won't, just call this number and everything will be taken care of." It happened. I called the number and EVERYTHING was 100% taken care of. — Vicky S. ★★★★★

The customer service I received... was friendly, professional and greatly exceeded my expectations. I am glad that I chose AAFMAA! — Chris ★★★★★

Visit www.aafmaa.com/milspouse or call 888-673-0878 for more information and to apply.

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. No war, aviation, terrorist clause. Coverage stays with you after you leave the military. All policies include Survivor Assistance Services.

*The CAP Loan is a benefit of AAFMAA Membership.

The U.S. Government does not sanction, recommend or encourage the sale of this product. Subsidized life insurance may be available from the Federal Government.



www.aafmaa.com/milspouse

