17900 N. Laurel Park Dr.
Livonia, Michigan 48152

PRSRT STD
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MAILED FROM
ZIP CODE 54303
PERMIT NO. 801

▼ TEAR HERE TO REMOVE CONTENTS. ▼

CARDS ENCLOSED.
Attention Requested.

Deliver Only to Member Named Below:

C9 2018 DC ALL ACCIDENT_25-44 NO
AUTO RIDER_TEST 1 (2018)_MOST_FINAL
ADI2018FRM
Sample A. Sample
1234 Any Street
Anytown, DC 12345-6789

1:S001A L 7958 A 1 AAA Life C9 2018 ACCIDENT Double Card

7958 Pt 6 Face Copies All 40% Black Toned

SILVER $100,000.00
Airline/Common Carrier: $300,000.00

GOLD $250,000.00
Airline/Common Carrier: $750,000.00

For Questions Call Toll-Free 1-888-523-1837
For Claims/Benefits Call Toll-Free 1-800-684-4222

Mon-Fri 7 am - 9 pm; Sat 8 am - 5 pm Central Time
This card does not guarantee coverage.
Accidental Death Insurance Policy Form Series ADI2018
17900 N. Laurel Park Dr. • Livonia, Michigan 48152

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Accidental Death Insurance Policy Form Series ADI2018
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BLIND PERFORATION

AAA Life Insurance Company

ALL-ACCIDENT INSURANCE

For the spouse of

Sample A. Sample

Indicate the Benefit Option you have chosen on the Acceptance Form enclosed.
(Benefit for loss of life from covered accident.)

☐ **SILVER** $100,000.00

☐ **GOLD** $250,000.00

(See back for other benefit amounts.)
Special Offer Code: G53

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(Benefit for loss of life from covered accident.)

☐ **SILVER** $100,000.00

☐ **GOLD** $250,000.00

(See back for other benefit amounts.)
Special Offer Code: G53

BLIND PERFORATION

AAA Life Insurance Company

▲ Once your coverage is in effect, carry this card. ▲

▲ If you choose Individual/Spouse coverage, give this card to your spouse. ▲

Sample A. Sample, now that you've received your cards, just follow the steps below to begin your All-Accident Insurance!

Dear Sample A. Sample,

To start your All-Accident Insurance coverage from AAA Life Insurance Company simply complete and return the Acceptance Form enclosed.

Here's why it's so important that you do so as soon as possible: injuries from accidents are the leading cause of death for people between the ages of 25-44. In fact, accidents account for more than a quarter of all deaths in that age range.[1]

And while it would be a sad time indeed for your family if you were to pass away, it would be even more difficult if you were to die as a result of an accident. Because, by definition, an accidental death is sudden and shocking. It comes without warning, with no time to prepare, either emotionally or financially.

But with this All-Accident Insurance, you can help those you care about most be prepared should anything happen to you. And you are holding in your hands everything you need to start your coverage. There are no health questions, no medical exams, no tests. As long as you are over age 18, your acceptance is guaranteed.

Here's How to Complete Your Enrollment:

Step 1: Look over the Summary of Benefits enclosed. You'll see all the features of All-Accident Insurance, which pays benefits for death from virtually any kind of accident. It doesn't matter what you do for a living, how often you travel, or what kind of hobbies you have. You're covered...anywhere in the world!

Step 2: Choose your options. First, select either the Silver Option or the Gold Option. The Silver Option costs less than 30¢ a day for ages 18-59 (see rate chart enclosed for other ages). That's a lot less than that coffee you get on the way to work. The Gold Option costs about 23¢ more a day, but pays a much higher benefit. Then decide if you want coverage for yourself only or yourself and your spouse. (You can add full coverage for your spouse for less than the cost of another individual policy.)

Step 3: Complete and return the short Acceptance Form enclosed. Note that as long as you're age 18 or older, your acceptance is guaranteed with no health questions or medical exams.

(over, please...)

[1]Injury Facts® 2017, National Safety Council®.

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Order: 7958 Copy: A Keycode: XXXXXXXXXX Tier: Not using Img Ver: 1 Gen/Age: M 33 Yrs: 1 Join: 2018
IPC
7958 Pt 2 Back Copy All PLAIN

Please Keep These Important Considerations in Mind...

The benefit amount you choose can automatically triple! While the Gold option will pay your beneficiaries $250,000.00 if you pass away as a result of a covered accident, it will pay even more – $750,000.00 – if the accident occurs while you are traveling on public transportation such as a plane, bus, train or ship. That's three quarters of a million dollars – triple the death benefit!

The Silver Option has the same percentage increases.

Rates are based solely on your age and the benefit option you choose. We don't take your gender or your health into account. It doesn't even matter if you use nicotine.

Your premium will never go up. As long as premiums are paid when due, the rate you get now is locked in for as long as you have the policy.

You're covered from day one. There are no "waiting periods." If you have a covered accident on the very first day of coverage and pass away from your injuries, your family will receive the full benefit amount.

Insurance Tip:

Even if you think you don't need life insurance at your age, you might consider All-Accident Insurance. It covers you for the most common cause of death for ages 25–44 and costs less than 30¢ a day.

Yet it helps provide your family with a substantial death benefit should the worst happen to you… and it provides you with added peace-of-mind knowing you've helped take care of them.

You can examine your policy risk-free for 31 days while you are covered. Just complete, sign, date, and return the Acceptance Form enclosed with your payment option indicated. Once your first premium is paid, we'll begin your coverage and send your policy. You'll have a 31-day trial period to decide if this protection is right for you. If it's not, you can cancel within 31 days and we'll refund 100% of the premiums you've paid. But if you have a covered accident during your trial period, your beneficiaries will receive the entitled cash benefit.

Once You Receive Your Policy, Carry Your Identification Card With You. If You Choose Individual and Spouse Coverage, Give the Second Card to Your Spouse.

And remember – you never know when an accident may happen. So please don't wait – respond by 9/7/18 to get this coverage in place as soon as possible to help take care of the people who depend on you!

Sincerely,

John W. DuBose III

John W. DuBose, III
President and CEO
AAA Life Insurance Company

P.S. Remember, your acceptance is guaranteed. So the sooner you respond, the sooner your coverage can begin. Return your Acceptance Form today!

AAA Life Insurance Company

All-Accident Insurance Summary of Benefits

prepared for:

SAMPLE A. SAMPLE

AAA MEMBER SINCE: **2018**

Eligible For: Silver or Gold Option

Benefit Name	Description	Notes
AUTOMATIC BENEFIT MULTIPLIER	The base benefit of the option you choose will triple if death occurs as a result of an accident while on public transportation. See back for further coverage details.	A $250,000.00 benefit can become $750,000.00!
WORLDWIDE COVERAGE	Benefits will be paid no matter where a covered accident occurs — at home, outdoors, while traveling, anywhere!	Accidents often occur at home.
MOST ACTIVITIES COVERED	We want your family to benefit from this protection should anything happen to you. There are a few exceptions (see back).	Coverage for almost any kind of accident!
RATE LOCKED IN FOR LIFE	Rates start at less than 30¢ a day for the Silver Option (for ages 18–59), or choose the Gold Option, with even higher benefit amounts, for about 23¢ more a day. Rates are based solely on your age, the benefit option you choose (Silver or Gold), and whether you select individual or individual/spouse coverage. Importantly, the rate you get now will never go up.	Your gender and health do not affect rates!
COVERAGE FROM DAY 1	You are fully insured for loss of life from a covered accident from the first day your policy is in effect.	No waiting periods!
BENEFITS PAID DIRECTLY TO YOUR BENEFICIARY	These benefits are paid in addition to any payment they may get from other insurance, lawsuits, or any other source, and it's generally free of income tax under current tax law. It's cash paid directly to your beneficiaries to use however they like.	AAA Life does not provide tax advice; we recommend you talk with your tax consultant.
GUARANTEED ACCEPTANCE	You will be accepted for this coverage as long as you are age 18 or older, regardless of any prior or current medical condition.	No medical questions or health exams.
GUARANTEE OF COVERAGE	As long as you pay your premiums when due, you can renew your coverage each year.	You may cancel whenever you like.
SPOUSE COVERAGE AVAILABLE	You can choose Individual and Spouse coverage to get full coverage for your spouse for less than the cost of an individual policy.[1]	Think how much the benefit could help you if anything happened to your spouse.
FREE AAA MEMBERSHIP FOR SURVIVING SPOUSE	As an insured AAA member, at your passing your spouse will get a free AAA membership for life. Likewise, if your spouse has this coverage and is a AAA member, at his or her passing, you will receive a free AAA membership for life.[2]	This exclusive AAA Life benefit means additional peace of mind.
31-DAY RISK-FREE TRIAL	Once the policy is in effect and your first premium is paid, you'll have a 31-day trial period to decide if this protection is right for you. If it's not, you can cancel within 31 days and we'll refund 100% of the premiums you've paid.	You're fully covered during the trial period!

COMPLETE AND RETURN YOUR ACCEPTANCE FORM WITH PAYMENT TODAY TO START THESE BENEFITS!

See back for more details ➤

[1]Spouse of the Insured can include Registered Domestic Partner, Civil Union Partner, Certified Reciprocal Beneficiary or party to a domestic partnership between two adults as recognized by state law.

[2]Annual basic/classic AAA membership dues will be paid by AAA Life to the insured's local AAA club.

7958 Pt 3 Back Copies A,C 131 Gold w/ Screen Cool Gray 8 w/ Screen Black w/ HT
Order: 7958 Copy: A Keycode: XXXXXXXXXX Tier: Not using Img Ver: 1 Gen/Age: M 33 Yrs: 1 Join: 2018

IPC

AAA Life Insurance Company

All-Accident Insurance Cash Benefits and Premiums

MEMBER NAME: Sample A. Sample | YEARS OF AAA MEMBERSHIP: 1

You Never Know When an Accident Will Happen.

An accident can happen anywhere, at any time, when you're traveling, or even in your own home. But you can do something right now to help your family move forward should you die as a result of an accident. Take advantage of this offering to AAA members to accept your All-Accident Insurance. Like any insurance, you hope you won't have to use it. But if a covered accident happens, your family will be glad you have it.

How to Read the Benefit Chart Below: You have a choice of two benefit options; Silver or Gold. While the Silver Option is the most affordable choice, Gold can provide your family with a much larger benefit should anything happen to you. The top chart below shows the different benefits for the two options.

Note that, whichever option you choose, the benefit triples if death occurs as a result of a covered accident while traveling as a passenger on a common carrier, such as a plane, train, bus, or ship.

YOUR ALL-ACCIDENT BENEFITS

SELECT YOUR BENEFIT OPTION:	SILVER OPTION	GOLD OPTION
Benefit Amount for Death Resulting from a Covered Accident During Almost Any Activity, Anywhere in the World	$100,000.00	$250,000.00
Automatically Triples for Death Resulting from a Covered Airline or Common Carrier Accident 3X BENEFIT	$300,000.00	$750,000.00

Simply find your age, then choose the Silver or Gold Option and whether you want coverage for yourself only or yourself and your spouse. The rate you get now is locked in for life—it will never go up no matter what!

MONTHLY PREMIUMS

The rate you get now will be locked in for life.

AGE	SILVER OPTION		GOLD OPTION	
	Individual	Individual & Spouse	Individual	Individual & Spouse
18–59	$8.83	$16.17	$15.67	$30.00
60–69	$10.50	$19.67	$20.08	$38.92
70–74	$14.25	$27.17	$29.33	$57.75
75–79	$20.17	$39.42	$43.42	$85.83
80–84	$30.33	$59.75	$67.67	$134.33
85+	$46.25	$91.83	$105.00	$208.83

Benefit amount and premiums vary based on age, accident type, and coverage amount selected.

Rates shown above are for automatic payments from your checking account or credit card. *An additional $3 will be added to these rates if you wish to receive a monthly bill by mail.*

Rates shown above include the Accidental Death Insurance Policy and Airline & Common Carrier benefit.

Life insurance underwritten by AAA Life Insurance Company, Livonia, MI. Product and its features may not be available in all states. AAA Life is licensed in all states except NY.

THIS IS ACCIDENT-ONLY INSURANCE.

Exclusions: This policy will not pay benefits for Accidental Injury which results from suicide, attempted suicide, or intentional self-inflicted injury; or declared or undeclared acts of war; or Injuries received while the Insured is driving or operating any mode of transportation under the influence of alcohol or controlled substances as defined by state law. In South Dakota, injuries received in the commission of a felony are excluded. Please see your policy for details.

This entire package is an outline of the coverage provisions. For complete details of coverage, please refer to the Policy.

Accidental Death Insurance Policy Form Series ADI2018

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IPC

ENROLLING IS EASY

Here's how

AAA Life Insurance Company

How to apply: Please complete in blue or black ink and print clearly. All steps below must be completed to obtain coverage. Mail back in the postage-free envelope.
Questions? Call TOLL-FREE 1-888-523-1837.

To get coverage as soon as possible,
PLEASE COMPLETE AND MAIL BY SEPTEMBER 7 **SPECIAL OFFER CODE: G53**

ACCIDENT INSURANCE ACCEPTANCE FORM

XXX–9999999999999999
XXXXXXXXXX XXXXXXXXXX

Step #1: Make sure your name and address are correct. Add your birth date, phone number and e-mail address →

Step 1 Your Information

Name: SAMPLE A. SAMPLE
First Middle Last Suffix

Birth Date ___ / ___ / ___ *(You must be age 18 or older)*
Month Day Year

Address: 1234 Any Street
Street

Anytown DC 12345-6789
City State Zip Code

Phone Number ( )

Email *(Optional)*

Step #2: Choose Individual or Individual/ Spouse, Silver or Gold →

Step 2 Coverage – *Complete Both Questions*

▶ **FIRST: What is your desired coverage level?** *(Required)*

☐ Silver ☐ Gold

▶ **SECOND: Who do you want to cover?** *(Required)*

☐ Myself ☐ Myself & Spouse

Step #3: Select payment option →

Step 3 Payment Method – *Choose ONLY One Option*

☐ Deduct payment from my **checking account** each month. *(Enclose a check marked VOID or provide your account/routing information below.)*

Routing Number ___ ___ ___ ___ ___ ___ ___ ___ ___ Account Number ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___

Print name as it appears on account

☐ Charge payment to my **credit/debit card** each month. (VISA, MasterCard, Discover, and American Express are accepted.)

Card Number ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ Expiration Date ___ / ___

Print name as it appears on card

Step #4: Provide beneficiary information →

Step 4 Beneficiary Information – *Person You Want to Receive Funds*

Beneficiary Name | Relationship to Insured | Birth Date *(Not Required)* ___ / ___ / ___
Month Day Year

If no Beneficiary is named, insured's loss of life Benefits are paid as follows: first to spouse; second to children; third to parents; fourth to estate. Other amounts are payable to the insured.

Step #5: Be sure to sign and date →

Step 5 Read, Sign & Date

I authorize the Company to use the payment method I indicated on this form. This authorization will remain in effect until I notify the Company, in writing, to cancel it. Coverage will take effect on the Effective Date shown on the Policy, provided the first Premium has been paid. I understand insurance coverage is subject to the terms and conditions of the Policy. **Fraud Warning: See other side.**

✗ **Signature of Insured** ___ / ___ / ___ **Today's Date**

Detach at perforation and mail Acceptance Form today!

FRAUD WARNINGS FOR INDIVIDUAL STATES

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NEW JERSEY: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO: Any person who knowingly presents a false or fraudulent claim for payment of loss or benefits or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

OKLAHOMA: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

TENNESSEE, VIRGINIA & WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

ALL OTHER STATES: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Option to Designate Secondary Addressee

AAA Life Insurance Company provides you with the option to designate someone, in addition to yourself, to receive notice when your premium is outstanding. This is an ideal way to ensure that the valuable coverage you have remains in effect. If you wish to designate a secondary addressee, please complete the following:

Secondary Addressee Name______________________________ Phone Number______________

Street Address______________________ City________________ State______ Zip________

IPC

Sample A. Sample
1234 Any Street
Anytown, DC 12345-6789

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NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 192 TROY MI

POSTAGE WILL BE PAID BY ADDRESSEE

AAA LIFE INSURANCE COMPANY
PO BOX 7093
TROY MI 48099-9908

Before mailing to AAA Life, be sure you have:

- Provided all requested information on your Acceptance Form, and signed and dated it.
- Chosen your Benefit Option and Individual or Individual and Spouse coverage.
- Indicated your method of payment.

About AAA Life Insurance Company.

AAA Life was founded on the same principle as AAA itself: to provide good, honest service to the benefit of its members. AAA Life is rated A- (Excellent), by A.M. Best, an insurance rating company, as of August 2017. That's the fourth highest ranking out of 16.

BIND
PERFORATION