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LIVONIA, MICHIGAN 48152

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CONTENTS ENCLOSED:

- OFFICIAL NOTIFICATION LETTER
- SUMMARY OF BENEFITS
- ACCEPTANCE FORM
- PERSONALIZED PROCESSING LABEL

*Plus, Complimentary
Correspondence Labels
for your use!*



DOCUMENT NO.
AAA-MLT
ST ZIP CODE
12345

TO THE ATTENTION OF:

C2 2019 MLA CONTEMPORARY SCB_GEN_FINAL
AAA-MLT-03
SAMPLE A. SAMPLE
1234 ANY STREET
ANYTOWN, AZ 12345-6789

SIGNATURE REQUESTED
ON DOCUMENTS ENCLOSED



OFFICIAL NOTIFICATION OF BENEFIT LEVEL

ELIGIBLE AAA MEMBER: SAMPLE A. SAMPLE	DOCUMENT #: AAA-MLT	AAA MEMBER SINCE: 2018
STATUS: APPROVAL GUARANTEED	BASED ON YOUR YEARS OF AAA MEMBERSHIP, YOUR BENEFITS WILL BEGIN AT LEVEL: ¹ [X] 1	AVAILABILITY OF COVERAGE: EXCLUSIVE FOR AAA MEMBERS
COVERAGE: ACCIDENT INSURANCE WITH 4-WAY PROTECTION		TO GET COVERAGE AS SOON AS POSSIBLE, PLEASE REPLY BY: 3/1/19

This is to notify you that, as a AAA member, you can enroll for Member Loyalty® Accident Insurance at Benefit Level 1. Further, you are guaranteed to be issued this insurance simply by completing and returning the Acceptance Form enclosed with your payment option indicated. No health questions, medical exams, or lab tests are necessary.

What the Benefit Level Means to You: AAA Life Insurance Company wants to provide value to you for your loyalty to AAA by upgrading your accident insurance benefits based on your years of AAA membership. So your benefits will increase each year for the next four years while your premiums will stay the same. Importantly:

- **When you reach the maximum insurance benefit level—Level 5—your benefit amount will be double what a new AAA member would get, but the amount you pay will be exactly the same as a new AAA member!**
- **You get 4-way protection for accidents.** Not only will your beneficiaries receive between \$25,000.00 and \$200,000.00 in loss of life benefits for a covered accident,¹ but you can also receive cash benefits to help cover your hospitalization, recuperation, and emergency room or urgent care visits for covered accidents. (See Summary of Benefits for details.)
- **You're covered while traveling and at home.**¹ This is important because it covers you at home (where many accidents happen)² and while traveling—anywhere in the world— whether you're on public transportation (planes, trains, taxis, buses, ferries, etc.), in a car (as a driver or a passenger), riding a bike or motorcycle, or even if you are hit by a motor vehicle while walking across the street!¹ In fact, someone in America is hospitalized about every 9 seconds for an accident like the ones covered by this insurance.²

Your Next Steps: Choosing this protection for your family can be a great decision, and we've made it easy to complete the enrollment process:

STEP 1: Read the enclosed Summary of Benefits for the valuable cash benefits of this insurance. After you've read it, keep it with your important papers.

STEP 2: Choose a benefit option — Ultra or Superior. The Ultra Option costs about 43¢ a day for a AAA member aged 18–69, and is a few cents a day more if you're age 70 or over. See premiums on the enclosed Benefit Schedule for additional ages and rates. The Superior Option costs a few dollars more a month, but pays 33% more in benefits. The choice is yours.

(over)

¹Benefit amount is based on your benefit level, type of accident, and coverage option you select. See enclosed Benefit Schedule for coverage details.

²Injury Facts® 2017, National Safety Council®.

STEP 3: Choose individual or family coverage. You may include your spouse³ and all dependent children in your coverage for \$4 a month more (slightly more if you're 70 or over). With family coverage, your spouse is covered at 60% of the primary insured's benefit; eligible dependent children are covered at 20%.

STEP 4: Complete your Acceptance Form. We've already filled out some of it for you. Be sure to sign it and indicate your preferred monthly payment option.

STEP 5: Remove your Personalized Processing Label from the sheet of Correspondence Labels enclosed. Affix it to your reply envelope before mailing and keep the Correspondence Labels as a small token of our appreciation.

STEP 6: Mail your Acceptance Form by 3/1/19 to start your coverage as soon as possible.

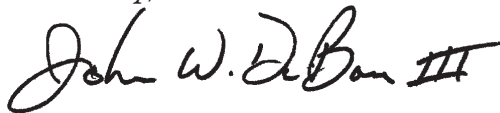
What to Do When You Receive Your Certificate of Insurance: As soon as we receive your Acceptance Form and process your payment, we will begin your coverage and send your Certificate of Insurance. You'll have 31 days to look it over and show it to any advisors you may have. Meanwhile, you'll be covered, and any covered claim will be paid.

But if you decide, within 31 days of receipt of the Certificate of Insurance, that you no longer want this coverage, simply sign, date, and write "cancel" on your Certificate and send it back. We'll cancel it and consider it void from the start, and you'll get a 100% refund of any premiums you've paid.

You will not have risked a penny to initiate your coverage and review the Certificate.

Again, we are pleased to notify you of your approval for this insurance, and we look forward to processing your Acceptance Form. This Member Loyalty Accident Insurance from AAA Life is an easy and affordable way to help protect your family if a covered accident results in your injury or death.

Sincerely,



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

P.S. If you have any questions at all about this coverage or about the enrollment process, please do not hesitate to call us toll-free at 1-844-594-6171 (Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time). A friendly and knowledgeable representative will be happy to take all the time necessary to answer your questions.

³Spouse includes Registered Domestic Partner, Civil Union Partner, or party to a domestic partnership between two adults, as recognized by state law.

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.

Member Loyalty® Travel Accident Policy Form Series AAA-MLT-01, AAA-MLT-02, AAA-MLT-GP05, AAA-MLT-06UT. In OR: AAA-MLT-01.



BENEFIT SCHEDULE

Member Loyalty® Accident Insurance

PREPARED FOR: SAMPLE A. SAMPLE

MEMBER SINCE: 2018

CATEGORY: MEMBERS-ONLY GROUP RATES

BENEFIT LEVEL:¹ 1

TO START YOUR COVERAGE AS SOON AS POSSIBLE, PLEASE RETURN YOUR ACCEPTANCE FORM BY: 3/1/19

SAMPLE A. SAMPLE —
YOUR INSURANCE BENEFITS WILL BEGIN AT LEVEL 1

YOUR CHOICE OF SUPERIOR OR ULTRA OPTION. (See Below)

	<i>Accidents are covered worldwide!</i> Travel Accident - Airline Travel Accident - Motor Vehicle, Motorcycle, Common Carrier, Bicycle, and Pedestrian ² Other Accidents	What You Get At Benefit Level 1		What You'll Get in 4 Years At Benefit Level 5—With No Increase in Cost		At Benefit Level 5 you'll get double the benefit a new member gets for the same cost!
		Ultra Option	Superior Option	Ultra Option	Superior Option	
Loss of Life Benefit	Travel Accident - Airline	\$150,000.00	\$200,000.00	\$300,000.00	\$400,000.00	
	Travel Accident - Motor Vehicle, Motorcycle, Common Carrier, Bicycle, and Pedestrian ²	\$75,000.00	\$100,000.00	\$150,000.00	\$200,000.00	
	Other Accidents	\$18,750.00	\$25,000.00	\$37,500.00	\$50,000.00	
Hospital Stay Daily Benefit	Travel Accident	\$450.00	\$600.00	\$900.00	\$1,200.00	per day
	Other Accidents	\$112.50	\$150.00	\$225.00	\$300.00	per day
Recuperation Daily Benefit	Travel Accident	\$450.00	\$600.00	\$900.00	\$1,200.00	per day
	Other Accidents	\$112.50	\$150.00	\$225.00	\$300.00	per day
Emergency Room and Urgent Care Annual Benefit	Travel Accident	\$450.00	\$600.00	\$900.00	\$1,200.00	per year
	Other Accidents	\$112.50	\$150.00	\$225.00	\$300.00	per year

YOUR EXCLUSIVE AAA LIFE RATES

Convenient Monthly Premiums

YOUR AGE	ULTRA OPTION		SUPERIOR OPTION	
	Individual	Family	Individual	Family
18–69	\$13	\$17	\$15	\$19
70–79	\$16	\$22	\$19	\$25
80 and up	\$20	\$29	\$24	\$33

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.*

Choose Superior or Ultra Option.

Ultra offers you lower premiums, while Superior costs a few dollars more a month and pays higher benefits! Coverage will be in effect when your payment is received and processed.

Then choose Individual or Family.

If you choose Family Coverage, your spouse is covered at 60% of the primary insured's benefits; eligible children are covered at 20%. The definition of the insured's eligible children may vary by state based on factors such as age, marital status, education, and mental or physical status. Please see the Certificate of Insurance for specific details.

Premiums are not guaranteed. However, you cannot be singled out for a rate increase. Your rates may change only if they are changed for all other insureds with the same age, coverage type, coverage amount, and year of issue.

¹ The number of years you've been a AAA member sets your initial benefit level. Your benefits increase each insurance Certificate anniversary, until the maximum benefit Level 5 at year 5, for the same cost as Level 1.

² Covered if you are struck by a motor vehicle while walking.

See back for frequently asked questions about this insurance ➡

Frequently Asked Questions About Member Loyalty® Accident Insurance

Q. Where am I covered by Member Loyalty Accident Insurance?

A. Accidents can happen anywhere, at any time! Member Loyalty Accident Insurance covers you for accidents in all sorts of places!¹ Whether you're changing a light bulb or cooking dinner, planting flowers or heading down to the basement, exercising at the gym or crossing the street, riding in a car (as a driver or passenger), riding a bike, or traveling on public transportation.

Q. What are the chances of me having an accident like this?

A. We'll let the statistics answer that question. Accidents are a leading cause of death, and someone in America is hospitalized about every 9 seconds² for an accident like the ones covered by this insurance.

Q. Doesn't life insurance cover me if I die as the result of an accident?

A. Yes, and this coverage would pay in addition to that. But here's the thing, you're much more likely to be injured in a covered accident than die from it.² Life insurance most likely does not cover you for extended hospital stays, emergency room and urgent care visits, or lengthy recuperation periods. Member Loyalty Accident Insurance helps cover these costs and replace some of the income you may lose while recovering.

Q. What if my accident occurs when I'm traveling in another country?

A. Covered accidents will pay benefits whether they occur across town, across the country, or across an ocean! You're covered anywhere in the world!

Q. Do I have to use the benefit to pay my medical bills?

A. Cash from this insurance is paid directly to you or your beneficiary for covered accidents to use however you see fit.

Q. Can I cover my family?

A. Yes you can cover your family! It costs a few dollars more a month to cover your spouse³ and eligible dependent children. Your spouse is covered at 60% of the primary insured's benefit; eligible dependent children are covered at 20%. Refer to the other side for more information about eligible children.

¹Benefit amount is based on your benefit level, type of accident, and coverage option you select. See enclosed Benefit Schedule for coverage details.

²Injury Facts® 2017, National Safety Council®.

³Spouse includes Registered Domestic Partner, Civil Union Partner, or party to a domestic partnership between two adults, as recognized by state law.



17900 N. Laurel Park Drive • Livonia, MI 48152

Have other questions? Call toll-free **1-844-594-6171**

Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time

See benefit amounts and rates on the other side ➡

Please complete this form in ink and PRINT clearly. Select your Payment Method. Be sure to read, sign, and date this form. All sections must be completed in order to process your Acceptance Form. Mail in the postage-free envelope.



MEMBER LOYALTY[®]
Accident Insurance
MEMBER ACCEPTANCE FORM
17900 N. Laurel Park Drive • Livonia, MI 48152

Q:75Z

ISSUE IS GUARANTEED FOR AAA MEMBERS

☒ **YES** Please enroll me in **AAA Life's Member Loyalty® Accident Insurance**. I am a current AAA member. I understand I will be protected from the date my payment is accepted. I will have 31 days to review my Certificate when it arrives. If I decide to return it in that time, I will receive a 100% refund of any premiums paid.

AAA Member Name (PLEASE PRINT) Sample A. Sample Birth Date

Address 1234 Any Street City Anytown State AZ Zip 12345-6789

Phone # () E-mail

Check (✓) one box for the option you want:

Myself (Individual) Only **Superior** Ultra

Family (Includes Me)

 Superior Ultra

Standard Beneficiary Clause for Loss of Life: first to spouse; second to children; third to parents; fourth to estate. Other amounts are payable to the insured. Otherwise, name a beneficiary here:

Beneficiary (PLEASE PRINT) _____

Fraud Warning: Please see fraud warning for your state on the reverse side.

Sign Here  _____ Date _____ / _____ / _____

To help us provide coverage as soon as possible, PLEASE COMPLETE AND MAIL WITHIN 10 DAYS.

You joined AAA in 2018. So you start with Level 1 Benefits—they increase over the next four years for the same cost.

↓ Payment Options — Select One (Please refer to the enclosed Premium Chart.)

☐ **Deduct from my Checking Account***

**31-Day, 100% Refund
If Not Satisfied**

I request and authorize AAA Life Insurance Company to collect premiums for this insurance by making monthly withdrawals from the bank account specified on the attached specimen check (or any account subsequently named by me) and such bank(s) to process these withdrawals as if I had signed them.

**PLEASE ATTACH A SPECIMEN
CHECK MARKED "VOID"**

☐ **Charge to my Credit Card***

I authorize my monthly renewal premiums be paid to AAA Life Insurance Company through my credit card account, indicated at right.

(Visa, MasterCard, American Express, or Discover only)

Credit Card #

Expires /

*Should the above bank account or credit card be replaced by another, this request and authorization shall also apply to such other bank account or credit card. This authority is to remain in full force and effect until AAA Life Insurance Company has received written notification from me of its termination in such time and in such manner as to afford a reasonable opportunity to act on it. Any excess premiums which may accrue after termination of coverage will be credited to my account.

☐ Please Bill Me Direct

I enclose my check for \$..... to pay my first month's premium. I understand that by selecting the direct bill option, there will be a \$3 fee added to my premium each month. (Please refer to the enclosed Premium Chart.)



FRAUD WARNING FOR INDIVIDUAL STATES

ALABAMA, ARKANSAS, DISTRICT OF COLUMBIA, RHODE ISLAND

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA

Any person who knowingly presents a false and fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

FLORIDA

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

LOUISIANA

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MAINE

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.

MARYLAND

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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.

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.

TENNESSEE & 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.

OREGON

Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may be guilty of insurance fraud and may be subject to fines and penalties.

VIRGINIA

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 with intent to defraud, or know that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may be guilty of insurance fraud.



What Kinds of Accidents Are Covered by Member Loyalty® Accident Insurance?

Accidents can happen anywhere, at any time. And Member Loyalty Accident Insurance is designed to help cover them. And you're covered anywhere in the world!

But, more accidents occur at home than anywhere else.¹ So once your coverage is in effect, you'll be covered for accidents like falls off ladders...cuts while cooking...mishaps while getting out of the tub...tumbles down stairs...injuries while gardening. Just about anything you can think of.

On the other hand, motor vehicle crashes are the leading cause of "unintentional-injury" accidental deaths for Americans under the age of 74.¹ So you're covered on the road, too. Not just when you're driving, but when you are a passenger. Or when you're on public transportation or even when crossing the street.

That is why you should read these materials carefully and get this important Member Loyalty Accident Insurance coverage in place for you and your family.

¹Injury Facts® 2017, National Safety Council®.

About AAA Life Insurance Company

Any insurance policy is only as good as the company behind it.

AAA Life Insurance Company 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, a leading insurance rating company, as of August 2018. That's the third highest ranking out of 13.

We'll be here when you and your family need us.

Don't delay. Return your Acceptance Form today!



17900 N. Laurel Park Drive • Livonia, MI 48152

1-844-594-6171

Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time

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.

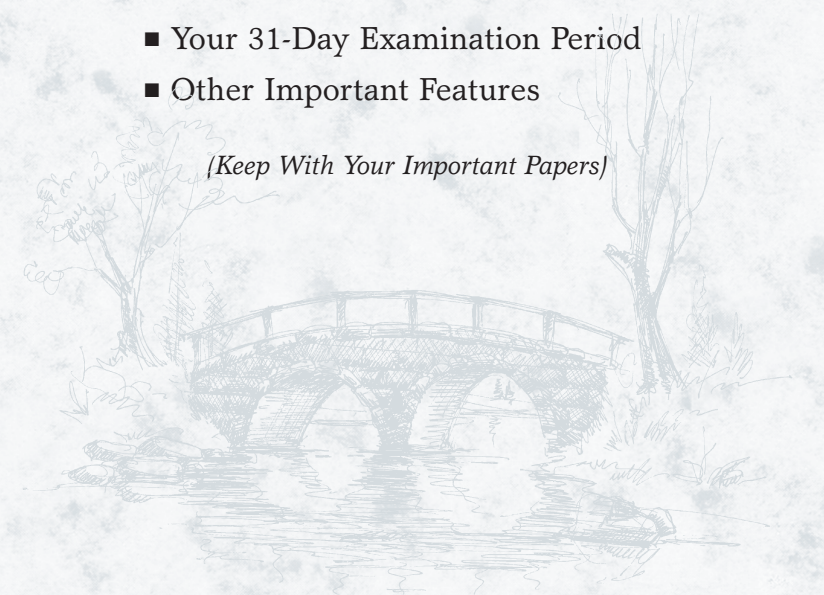
Member Loyalty® Travel Accident Policy Form Series AAA-MLT-01, AAA-MLT-02, AAA-MLT-GP05, AAA-MLT-06UT. In OR: AAA-MLT-01.



MEMBER LOYALTY® ACCIDENT INSURANCE SUMMARY OF BENEFITS

- Your 4-Way Protection
- Your Benefit Level
- Your Choices
- Your 31-Day Examination Period
- Other Important Features

(Keep With Your Important Papers)



MEMBER LOYALTY® ACCIDENT INSURANCE SUMMARY OF BENEFITS



YOUR 4-WAY PROTECTION

1: YOUR BENEFIT LEVEL 1: \$25,000.00 to \$200,000.00 for Accidental Loss of Life in the Superior Benefit Option¹

Whether it's a crash on the highway or a fall down the stairs, accidents are a leading cause of death in America, according to the National Safety Council. With Member Loyalty Accident Insurance, your family could receive \$25,000.00 to \$200,000.00 in the Superior Benefit Option if you die in a covered accident anywhere in the world.

2: YOUR BENEFIT LEVEL 1: \$150.00 to \$600.00 per day for Hospitalization in the Superior Benefit Option

Accidents can result in lengthy and expensive hospital stays that may not be entirely covered by your health insurance or Medicare. This coverage pays you cash for every day you're in the hospital because of a covered accident for a maximum of 365 days—for each occurrence.

3: YOUR BENEFIT LEVEL 1: \$150.00 to \$600.00 per day to Recuperate in the Superior Benefit Option²

Even after you leave the hospital, you may be in for a lengthy—and expensive—recuperation period. And if you can't immediately go back to work, the bills can really pile up. This benefit can help pay those bills with coverage for a maximum of 365 days per occurrence!

4: YOUR BENEFIT LEVEL 1: \$150.00 to \$600.00 per year for the Emergency Room or Urgent Care in the Superior Benefit Option

If you're taken to an emergency room or urgent care after your covered accident, you'll be treated by nurses, doctors, and specialists who could save your life. But all that attention can be costly, and some of those costs may not be covered by your health insurance. That's where this annual benefit comes in.

ABOUT YOUR BENEFIT LEVEL

While the premiums for this insurance are the same for everyone of the same age, your benefits are based on how long you've been a AAA member. The number of years you've been a AAA member sets your initial benefit level and your benefits increase each of the next four years on the insurance Certificate anniversary. At that point, you'll be at the maximum insurance benefit level—Level 5—and your benefits will be double what a new member would get. Yet, your premiums will be exactly the same. See the enclosed Benefit Schedule to see which benefits amounts you'll be entitled to when this coverage is in effect.

ABOUT YOUR CHOICES

Member Loyalty Accident Insurance has two benefit options—the Superior Option and the Ultra Option. The Ultra Option helps protect you at a lower cost, \$13 a month if you're 18–69 and a little more if you're age 70 or over. The Superior Option costs only \$2 a month more (for ages 18–69) but pays out 33% more! You can also choose to include your spouse³ and all eligible dependent children in your coverage for only \$4 a month more.⁴ And be sure to choose automatic withdrawal of payments from your checking or debit account to save \$3 a month in fees—\$36 a year! See the Benefit Schedule enclosed for rates and benefits.

YOUR SIMPLIFIED ENROLLMENT PROCESS

You are already approved for this coverage, and the issuance of a Certificate is guaranteed. Therefore, you only need to complete the very brief Acceptance Form enclosed and indicate your method of payment. There are no medical exams, health questions, or lab tests. Be sure to return your Acceptance Form by 3/1/19 to get this important protection into place as soon as possible.

YOUR 31-DAY RISK-FREE EXAMINATION PERIOD

You risk nothing by returning your Acceptance Form. Once we receive it and process your payment, we'll send a Certificate of Insurance indicating that your coverage is in effect. You'll then have 31 days to examine your Certificate of Insurance in detail and show it to any trusted advisors. You will be fully covered during this period. If you wish to cancel for any reason, you may do so within 31 days simply by writing "cancel" on the Certificate, signing, dating, and mailing it back. We'll cancel your coverage from the start and give you a 100% refund of the premiums you've paid.

OTHER IMPORTANT FEATURES

- **Coverage Starts from Day 1.** Following a covered accident, you're covered from the very first day of hospitalization for a maximum of 365 days per occurrence.
- **Free Lifetime AAA Membership for Surviving Spouse.** If you lose your life in a covered accident, your spouse will get a free AAA membership

for life. If you select the family coverage and your spouse loses his or her life in a covered accident, you will receive a free AAA membership for life.⁵

- **You or Your Beneficiary Get the Benefit Amount.** We pay the total amount of your benefit, regardless of any payments received from any other source. And benefits are generally free of federal income tax under current tax law. (Because AAA Life does not provide tax advice, we recommend you consult with your personal tax consultant.) You or your beneficiary may use the insurance cash benefit in any way you like.
- **You Can Collect for More Than One Accident Over Your Lifetime.** Your daily benefits for hospitalization and recuperation begin again with each new covered accident.
- **Worldwide Coverage.** No matter where you are when a covered accident occurs, you can receive the benefits you're entitled to!
- **You Get AAA Life Group Rates.** AAA Life can offer rates based on our first-hand experience serving AAA members. The cost for Member Loyalty Accident Insurance at the Superior Option for a AAA member age 18–69 is 50¢ a day! (See enclosed Benefit Schedule for rates.)

¹Benefit amount is based on your benefit level, type of accident, and coverage option you select. See enclosed Benefit Schedule for coverage details.

²Daily recuperation benefit may not exceed the number of days of hospitalization. Covered recuperation benefit may be paid up to the same number of days as the covered hospitalization benefit.

³Spouse includes Registered Domestic Partner, Civil Union Partner, or party to a domestic partnership between two adults, as recognized by state law.

⁴Your spouse is covered at 60% of the primary insured's benefit; eligible dependent children are covered at 20%.

⁵Annual basic/classic AAA membership dues will be paid by AAA Life to the insured's local AAA club. This membership benefit is not available to residents of KS, VA, and VT.

QUESTIONS? Call toll-free: 1-844-594-6171

Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time

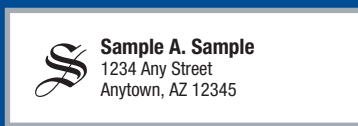
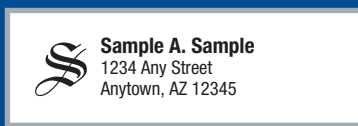
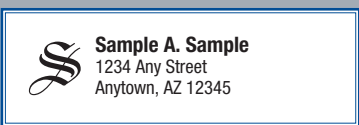
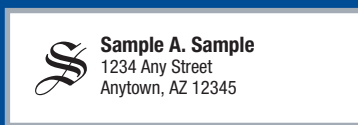
SAMPLE A. SAMPLE: AFFIX THIS PERSONALIZED PROCESSING LABEL TO YOUR REPLY ENVELOPE AND RETURN YOUR ACCEPTANCE FORM BY 3/1/19 TO GET COVERAGE AS SOON AS POSSIBLE.

PERSONALIZED
PROCESSING LABEL

SAMPLE A. SAMPLE

DOCUMENT NO.
AAA-MLT

Enjoy these Correspondence Labels as a small token of our appreciation, no obligation.

 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345
 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345
  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345
  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345
  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345
 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345
 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345	 Sample A. Sample 1234 Any Street Anytown, AZ 12345
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  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345	  Sample A. Sample 1234 Any Street Anytown, AZ 12345

What Member Loyalty® Accident Insurance Covers

Accidents can happen at any time, wherever you are, even at home. Having our Member Loyalty Accident Insurance can help give you added peace of mind knowing you're covered for loss of life, hospitalization, emergency room or urgent care treatment, and recuperation for injuries resulting from many types of accidents. This includes accidents that occur while working around the home, when you're out shopping, or while you're at work. While traveling, you're covered for an accident while riding in, boarding or exiting from an aircraft operated on a regularly scheduled flight; driving or riding as a passenger in a private car, self-propelled motor homes, and trucks. You are covered as a fare-paying passenger on public transportation including buses, trains, subways, ships, ferries, and taxis. You're even covered on motorcycles, bicycles, or if you're struck by a motor vehicle while walking! Any covered loss will be paid per the benefit level determined by the Certificate's anniversary date at the time of the accident.

What Member Loyalty® Accident Insurance Doesn't Cover

Like most accident insurance policies, there are circumstances this insurance does not cover, such as actual or attempted suicide while sane or insane; intentionally self-inflicted injury while sane or insane (in CA, CO while sane); declared or undeclared acts of war*; injuries while intoxicated* (limited application in MI* and not applicable in NV, SD, VT, WA); injuries while under the influence of any narcotic or drug unless used in accordance with physician's instructions* (not applicable in NV, SD, WA); injuries from poison, gas or fumes, unless a direct result of an occupational or work-related accident (not applicable in NV, SD); injuries from active participation in a riot, insurrection, or terrorist activity*; injuries during the commission of a criminal act* (felony in IL, LA, MI, NE, NV, SD, UT, VT); disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity*; certain infections that are not a direct result or consequence of the accidental bodily injury*; sickness, disease, or bodily or mental infirmity unless such are the proximate cause of the injury*; operating, descending from, or riding in any aircraft except as a fare-paying passenger on a licensed aircraft*; injuries from recreational or competitive sports, such as racing or stunts using a motorized vehicle or bicycle*, rock or mountain climbing, parasailing, ballooning, soaring, ultralight, skydiving, parachuting, hang-gliding, bungee jumping, and aeronautics (not applicable in NC); certain injuries while the insured is incarcerated*; and injuries received while participating in any maneuvers or training exercises of the Armed Forces.

In no event shall the term "Hospital" mean any hospital or institution or part of such hospital or institution which is licensed or used principally for the treatment or care of drug addicts or alcoholics or as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rehabilitation facility, psychiatric facility, rest home, nursing home, home for the aged, or any facility with an average length of stay of more than thirty (30) days.

* See Certificate for additional information or definitions applicable in your state.

This entire package is an outline of the Certificate provisions and does not contain all of the benefits and exclusions of the Certificate. For complete terms of the insurance coverage, please refer to the Certificate or the Group Master Policy.

Only one travel accident Certificate per insured is permitted.

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.

Member Loyalty® Travel Accident Policy Form Series AAA-MLT-01, AAA-MLT-02, AAA-MLT-GP05, AAA-MLT-06UT.
In OR: AAA-MLT-01.

This is accident-only insurance.

HAVE ANY QUESTIONS OR WANT TO GET COVERAGE? Give Us a Call!

Our knowledgeable, courteous Member Services representatives at AAA Life are here to serve you, whether you have a question about this insurance, want to get coverage, or need to make a claim.

Just call toll-free: 1-844-594-6171

Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time



17900 N. Laurel Park Drive • Livonia, MI 48152



17900 N. Laurel Park Drive
Livonia, MI 48152

No Risk. No Commitment.

When you return your Acceptance Form in the postage-paid envelope below, you're not risking a thing.

Once your payment is processed and your coverage is in effect, you'll have 31 days to change your mind for any reason and get a refund of any premiums you've paid. And meanwhile, you'll be covered.

Member Loyalty® Travel Accident Policy Form Series AAA-MLT-01, AAA-MLT-02, AAA-MLT-GP05, AAA-MLT-06UT. In OR: AAA-MLT-01.

Take the next step now and return your Acceptance Form today.

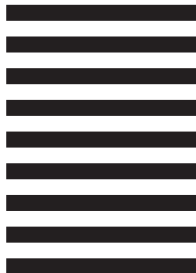
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POSTAGE WILL BE PAID BY ADDRESSEE

AAA LIFE INSURANCE COMPANY
PO BOX 5039
TROY MI 48007-9632



Before mailing, be sure you have:

- Provided all requested information on your Acceptance Form, and signed and dated it.
- Chosen a Benefit Option and individual or family coverage.
- Enclosed your payment (or provided payment instructions).
- Affixed your Personalized Processing Label to the front of this envelope.

Please send your Acceptance Form now...and once you get your Certificate, take 31 days to look it over risk-free!

Questions? Please call 1-844-594-6171

Mon-Fri 7 a.m. - 9 p.m.; Sat 8 a.m. - 5 p.m. Central Time

An accident can happen
at any time...

...so the sooner you return your Acceptance Form with payment, the
sooner you'll have this important protection for your family!

Don't wait...
send your Acceptance Form now!

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.

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