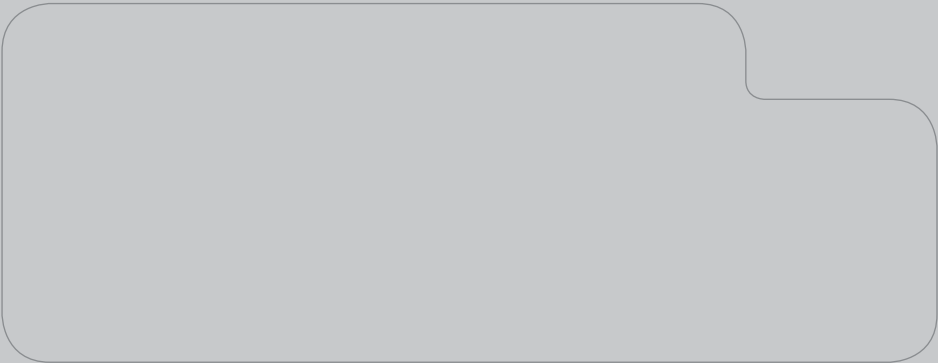


ENCLOSURES FOR SIGNATURE

ALDM-23831-D16-XX

UPDATE ENCLOSED REGARDING:
Current Options



DOCUMENTS FOR YOUR REVIEW:
OPEN UPON RECEIPT



PRSRT STD
U.S. POSTAGE
PAID
ZIP CODE 17815
PERMIT NO. 266

17900 N. Laurel Park Drive • Livonia, MI 48152

[First Name MI Last Name-----]

AAA Club: Member in Good Standing
AAA Member #: [XXXXXXXXXXXXXXXXXX]
Member Since: [MON. YYYY]

NO PHYSICAL EXAM REQUIREDNO MEDICAL TESTS INVOLVED***
JUST ANSWER 3 HEALTH QUESTIONS TO DETERMINE YOUR APPROVAL

NOTICE: Summary of benefit options.

Authorized to request **up to \$300,000.00** with group rates for AAA members only. Signature needed on enclosed application.

MEMBER PREFERRED RATE PRIVILEGE

SIGNATURE NEEDED

D2 1/19f [XX]

Member Name: [CAR-RT SORT-----**XXXX]
[First Name MI Last Name-----]
Address Of Record: [9999 First Line of Address]
[Second Line of Address, if needed]
[City, State 99999-9999]
|||||

ACTION REQUESTED:

- ☒ **PLEASE READ & RESPOND**
(Signature Needed)
☐ **READ ONLY**
(No Action)

[First Name MI Last Name-----],

Your benefit options as a valued member of AAA since [Month---- YYYY] were reviewed to make sure you're taking advantage of your AAA membership.

The result?

As a member age 18-74, you are eligible for AAA member preferred group rates. This is an important privilege to help you set up money for your family while you pay less.

You can help reinforce your family's financial cushion by applying for as much as \$300,000.00 of Direct Term life insurance from AAA Life Insurance Company.

This is extended on a simplified basis with no medical exam required (to determine your approval just answer 3 health questions).

So if anything should happen to you, the people you care about most could collect up to \$300,000.00. Paid on top of any coverage you may have through work. Paid in addition to any insurance you may have bought on your own.

There could be an extra \$300,000.00 to help your family face the future with more confidence. All because you took a few minutes today to fill out one quick application and mailed it back with your signature.

You may not know that your AAA membership includes more than America's #1 roadside assistance program. You also get money-savings. And access to valuable programs.

Your current option to apply for coverage from AAA Life at exclusive members-only group rates is a shining example of this.

First, Direct Term generally gives you **more coverage for your money** because it's simple term life insurance ... a type of coverage so often recommended by financial advisors because it may give you more coverage

**PREFERRED RATES
RESERVED
FOR AAA MEMBERS**

*Can be
perfect if
you want
MORE
protection
for your
family*

(over, please)



NOTIFICATION OF PREFERRED RATE PRIVILEGE FOR AAA MEMBERS

[First Name MI Last Name-----]

AAA Club: Member in Good Standing

AAA Member #: [XXXXXXXXXXXXXXXXXX]

NO PHYSICAL EXAM REQUIREDNO MEDICAL TESTS INVOLVED***
JUST ANSWER 3 HEALTH QUESTIONS TO DETERMINE YOUR APPROVAL

NOTICE: Summary of benefit options.

Authorized to request up to \$300,000.00 with group rates for AAA members only. Signature needed on enclosed application.

MEMBER PREFERRED RATE PRIVILEGE

SIGNATURE NEEDED

D2 1/19f [XX]

Member Name: [CAR-RT SORT-----**XXXX]
[First Name MI Last Name-----]
Address Of Record: [9999 First Line of Address]
[Second Line of Address, if needed]
[City, State 99999-9999]
|||||

ACTION REQUESTED:

☒ PLEASE READ & RESPOND

(Signature Needed)

☐ READ ONLY

(No Action)

[First Name MI Last Name-----],

Your benefit options as a valued member of AAA were reviewed to make sure you're taking advantage of your AAA membership.

The result?

As a member age 18-74, you are eligible for AAA member preferred group rates. This is an important privilege to help you set up money for your family while you pay less.

You can help reinforce your family's financial cushion by applying for as much as \$300,000.00 of Direct Term life insurance from AAA Life Insurance Company.

This is extended on a simplified basis with no medical exam required (to determine your approval just answer 3 health questions).

So if anything should happen to you, the people you care about most could collect up to \$300,000.00. Paid on top of any coverage you may have through work. Paid in addition to any insurance you may have bought on your own.

There could be an extra \$300,000.00 to help your family face the future with more confidence. All because you took a few minutes today to fill out one quick application and mailed it back with your signature.

You may not know that your AAA membership includes more than America's #1 roadside assistance program. You also get money-savings. And access to valuable programs.

Your current option to apply for coverage from AAA Life at exclusive members-only group rates is a shining example of this.

First, Direct Term generally gives you **more coverage for your money** because it's simple term life insurance ... a type of coverage so often recommended by financial advisors because it may give you more coverage

PREFERRED RATES
RESERVED
FOR AAA MEMBERS

Can be
perfect if
you want
MORE
protection
for your
family

(over, please)



NOTIFICATION OF PREFERRED RATE PRIVILEGE FOR AAA MEMBERS

for your dollar than permanent life insurance.

And because this insurance has exclusive group rates for members, it helps make the coverage even more affordable.

But that's not all. You can also AVOID the headaches of long application forms and medical exams so often required for other coverage.

No medical exams, just answer 3 health questions

- You will not waste time setting up a doctor's appointment for a physical.
- You will not need to worry about blood work or other medical tests (just answer 3 health questions).
- You will not spend hours completing a detailed health history ... spelling out every ache or pain you've had for the past 20 years.

We'll use the answers on your application (along with other information that may be provided with your permission) to determine your approval. That's all it takes. And what if you've had some health problems? You could still qualify for this product and the exclusive preferred group rates reserved for AAA members.

Simply fill out the streamlined application form enclosed at the end of this letter. Tell us which payment plan you prefer — credit card or debit from your checking account.

Of course, no payment is required with your application. Just return it with your signature. Yes. It's that easy. (*The whole thing usually takes just a few minutes from start to finish.*)

Then as soon as your signed application arrives at AAA Life, we'll take it from there. In most cases, your answers to a few short questions are ALL it takes to know if you'll be approved.

Money For Your Family ... Exclusive Rates For AAA Members & Their Spouses¹

Direct Term simply cannot be offered to everyone at these exclusive AAA member-only preferred group rates. AAA members and their spouses (aged 18 to 74) are the only ones who can apply for this valuable protection at these rates.

That's why you received this today.

You — and your spouse — can apply for up to \$300,000.00 each. You're both authorized for this preferred group rate privilege. You can both apply for this with no medical exam required (just answer 3 health questions to determine your approval for coverage).

That means the ones you care about the most could receive up to \$600,000.00 in combined benefits.

To help make the future more secure. To help protect your family's home and their dreams of tomorrow.

This could be added peace of mind for you. And your family. Especially in today's world where so many families rely on the paychecks from both parents working to make ends meet.

100% Cash Benefits ... Generally Paid Federal Income Tax-Free² ... Directly To Your Beneficiaries

No matter which benefit level you choose. No matter what happens to your health. You can count on this AAA Life product to pay cash benefits straight to the most important people in your life.

(continue to next page, please)

¹ Spouse includes Registered Domestic Partner, Civil Union Partner, or party to a domestic partnership between two adults, as recognized by state law.

² AAA Life cannot provide tax advice. So we recommend you consult with your personal tax advisor for full details.

Solid benefits you can count on

- Benefits will not be cut back because you retire or reach age 65.
- Coverage will not go down if you develop a medical issue.
- You can never be singled out for cancellation or an individual rate increase due to changes in your health.

Your coverage will stay in effect until age 80 — and your family can collect 100% of your cash benefits — as long as the Group Master Policy stays in effect and premiums are paid when due.³ Any time before age 65 you can convert to a AAA Life permanent policy, with no medical exam required. And, if you're 65 or older when your Direct Term coverage begins, you'll have an entire year to convert.

Plus, because life insurance benefits are generally federal income tax-free under current tax laws, you'll also rest assured that no money will be taken from your benefit payment and sent to the IRS instead. The people you care about will collect the benefits you set up ... with no tax "surprises" when the benefit check arrives. (Please consult your tax advisor.)⁴

But Just How Much Will This Cost?

REMEMBER: Direct Term features money-saving GROUP rates reserved exclusively for AAA members. But just how good are those rates?

To find out, we recently compared AAA Life's monthly rates for the first year of coverage to several other leading insurance companies. Our recent analysis from September 2018 revealed that your group rates were significantly lower than what other companies charged.⁵ Take a look at how much more other companies can cost you in just your first year alone:

AAA Life
rates are
LOWER!⁵

AAA Life	----->	
Competitor A	----->	\$192.00 HIGHER
Competitor B	----->	\$210.00 HIGHER
Competitor C	----->	\$369.36 HIGHER

How can AAA Life keep costs so low for AAA members? Especially when other companies are charging so much more for the same type of coverage?

With more than a million people covered and over 45 years of life insurance experience providing the money today's families need, AAA Life can deliver the benefits you may need at an affordable price.

Direct Term helps you set up **protection for your family** at a cost that can fit even those on a limited budget.

Here's what it all means to you in dollars and cents:

Let's say you're a 39-year-old man. You don't smoke or use nicotine products. Your group rate would be just \$12 a month for \$100,000.00 of coverage. (That's only about 40¢ a day.)

What if you're a woman? The news is even better. A 39-year-old woman who doesn't use nicotine is just \$10 a month (33¢ a day).

And the rates are just as good at our highest benefit level of \$300,000.00. Then it's just \$34 for a 39-year-old man who doesn't use nicotine products (around \$1.12 a day) and \$24 for a

(over, please)

³ Any Accelerated Death Benefits paid will reduce the death benefit by the amount received and any unpaid interest.

⁴ AAA Life cannot provide tax advice. So we recommend you consult with your personal tax advisor for full details.

⁵ Price is one of several factors to consider when purchasing life insurance. Rates quoted are from competitor advertising found on Compareremedia.com and are subject to change. Rates are based on initial monthly premium for \$50,000 5-Year Banded Premium Term Life Insurance for a 49-year-old female at non-nicotine rates individually underwritten on a simplified basis. Some companies have one rate for both nicotine and non-nicotine use, while AAA Life has two distinct rates. The age coverage ends, whether a rate is guaranteed, and product features differ by company, which may affect competitor rates.

39-year-old woman (just 79¢ a day). Your rates change when you enter a new 5-year age-band starting at age 35. Detailed rates for all benefit levels and ages are included in the Summary brochure enclosed with this Notice.

Take Advantage Of Your Current Benefit Options & Members-Only Preferred Group Rates Today

You can help reinforce your family's financial cushion with no lengthy application process required. Plus, as a AAA member, you can pay less with exclusive group rates.

Here's all it takes:

Please
take
care of
this now

- 1) **Decide which benefit option you want to apply for.** Choose between \$50,000.00, \$100,000.00, \$200,000.00, and \$300,000.00 on the enclosed application form. Please consider this for your spouse, too. (They can take advantage of this option even if you don't. And they don't even need to be a AAA member.)
- 2) **Answer the 3 short questions to confirm your current health.** We just need to verify that you don't have certain medical conditions.
- 3) **Sign where indicated and mail back by the date on your application, please.** IMPORTANT: Tell us how to handle future payments on your application form. Your payment will be processed if you're approved.

Setting up a term life cornerstone for your family's financial plan? Want the people you care about the most to have more money if something happens to you? Need to close the gap inflation has created in coverage you bought years ago?

No matter what your situation, you'd be hard-pressed to find coverage that's easier and more cost-effective than this. **Why not take a few minutes right now while you have everything at your fingertips?**

Sincerely,



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

P.S. **Please don't wait until "later" to send for this.** Although medical exams are not required (just answer 3 short health questions to determine your approval), we'd hate to see a future health problem stop you from getting the coverage the most important people in your life may need.

That's why it's so important to apply now and mail your application back with your signature by Month XX.

Don't forget to tell us how you prefer to pay. Of course no payment is required with your application. We just need to know how you want to pay if you're approved.



See next page for
application form

Fraud Warnings for Individual States

Alabama, Arkansas, District of Columbia, Louisiana, and 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.

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.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or 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.

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.

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.

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: 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.

Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

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 life insurance premium is outstanding. This is an ideal way to ensure that the valuable coverage you have remains in effect. This is optional and not required as part of the application process. If you wish to designate a secondary addressee, please complete the following:

Secondary Addressee of Member (if applying): Name _____
Street Address _____ City _____
State _____ Zip _____ Phone Number _____

Secondary Addressee of Spouse (if applying): Name _____
Street Address _____ City _____
State _____ Zip _____ Phone Number _____

Replacement Details

If the Member or the Spouse answered YES to the Other Insurance question on the front, please provide the name of the company and policy number to be replaced:

	Company	Policy Number
Member	_____	_____
Spouse	_____	_____

AAA Life Keeps Standing By Your Spouse — Even If Something Happens To You



Taking care of family is one of our top priorities. That's why your spouse will get a free AAA membership for the rest of their life if you, as an insured AAA member, pass away.⁵ (The same is true for you if your spouse is a AAA member covered by this life insurance and passes away.) Think of this free lifetime AAA membership as just another way we help look after the ones you care about.

⁵ Annual basic/classic AAA membership dues will be paid by AAA Life to the insured's local AAA club.

Accelerated Death Benefit Summary

Under this living benefit, if an insured is diagnosed with a terminal illness that will cause death in 12 months or less (length of time varies by state), as much as 50% of the total benefit can be applied for as one lump sum, to be used as he or she chooses. The remaining benefit payable at death will be reduced by the Accelerated Death Benefit paid and any accrued and unpaid interest (8% annual interest rate).

Receipt of Accelerated Death Benefits may affect your eligibility for public assistance programs and may be taxable. You should consult with 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.

To issue insurance coverage, we may collect personal information about you from you and other sources. This information may, in certain circumstances, be disclosed to third parties without your authorization as permitted or required by law. You have the right to access and correct your personal information that we have on file. Upon request, you may receive a detailed notice about AAA Life's information practices.

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

Group Direct Term Policy Form Series GT8200

AAA Life Insurance Company

17900 N. Laurel Park Drive • Livonia, Michigan 48152

1-888-395-8032



DIRECT TERM LIFE INSURANCE

Summary of

Preferred
Rate
Privilege

Exclusive Group Rates

For AAA Members
& Their Spouses

BENEFITS NEVER
GO DOWN¹

Rate Charts inside →



As a valued AAA member age 18-74, you are currently authorized for a preferred group rate privilege. These rates are available exclusively to AAA members only.

You can apply for Direct Term life insurance and take advantage of a simplified process to get AAA Life Insurance Company protection up and going *FASTER*.

- No medical exam is required
- No blood tests or medical tests are involved
- Just answer 3 short health questions to determine your approval

Fill out the enclosed application form; it takes just a few minutes. Tell us how you'd like to handle future payments. Then sign where indicated. You could be on your way to setting up as much as \$300,000.00 in valuable benefits for your family. It doesn't get much easier than that.

Direct Term Delivers Value for AAA Members

Now you can help build added peace of mind by giving the ones you care about most up to \$300,000.00 in reliable protection through Direct Term life insurance from AAA Life:

- Choose between \$50,000.00, \$100,000.00, \$200,000.00, or \$300,000.00
- No medical exam required (just answer 3 short health questions to determine your approval)
- Simplified application process means approval for coverage can be issued without unnecessary delay
- Benefits never go down¹
- Exclusive group rates for AAA members
- Save even more if you don't smoke or use nicotine
- Option to convert to permanent life insurance without a medical exam any time up to age 65 (or within one year if coverage begins on or after age 65)
- You can get up to half your cash benefits early if you're ever diagnosed with a terminal illness and death is anticipated within 12 months (See Accelerated Death Benefit Summary)
- Added peace of mind protection can be renewable to age 80
- Benefits paid are generally federal income tax-free²
- No risk with 31-DAY MONEY-BACK GUARANTEE

¹ Any Accelerated Death Benefits paid will reduce the death benefit by the amount received and any unpaid interest.

² AAA Life and its agents cannot provide tax advice. Please consult your tax advisor for details.

Here are answers to some of the most common questions we receive ...

QI've had a few health issues in the past but now have them under control. Can I still apply for benefits under Direct Term?

No Medical Tests – Just Answer 3 Health Questions to Determine Approval

AYes. You still have the option to apply for Direct Term life insurance. There's no medical exam required and the health questions have been simplified to just check for certain major health problems. And, there are just 3 questions to answer. We use the answers to these questions (and other information that may be provided to us with your permission) to determine your approval for coverage.

QMy spouse isn't a member of AAA. Can they still apply for these benefits?

AYes. At AAA Life, we believe it's important to protect your whole family. So your spouse³ (age 18-74) can apply now for coverage even if you don't. But the more important point is that your spouse also qualifies for the exclusive members-only group rates.

QWill I need to set up an appointment with an insurance agent to finalize this?

ANo. AAA Life keeps things simple. Everything you need to send for this

coverage is included with this notice. If we need more information, we'll contact you. But in most cases, your answers to the short questions are ALL it takes to know if you'll be approved.

QIs there anything this doesn't cover?

AThe only exclusion is suicide during the first two years of coverage (one year in CO, MO, and ND). In that situation, your family would receive a refund of premiums paid.

QHow does this AAA Life coverage help me save money?

AThanks to your valued status as a AAA member, you can take advantage of exclusive money-saving group rates for AAA members. That means you can set up the protection for the ones you care about most ... at a rate that may be lower than you might find on your own. And, if you don't smoke or use nicotine, those rates are lower.

Just take a look at the rates on the right to see how affordable your coverage can be.

Exclusive Group Rates For AAA Members

No Risk With 31-Day Money-Back Guarantee

With the 31-day examination period, you'll risk nothing by returning your application today. First, you send no money now ... so there's no risk there. On your application just choose the payment plan that works best for you — credit card or debit from your checking account.

Then, if you're approved and your benefits are finalized, we'll process your payment choice and send your Certificate of Insurance.

Once your benefits are in effect, any covered claim will be paid promptly. But if you later decide, within 31 days of the date your Certificate arrives, that you no longer want this protection, simply sign, date, and write "cancel" on your Certificate. Then send it back. You'll receive a 100% refund of your payment — with no hassles and no questions asked.

Monthly Group Rates Can Be Significantly Lower Than Others

As a AAA member, you can now apply to set up this cash benefit for the most important people in your life ... at exclusive member group rates which are as much as 3 TIMES LOWER than the amount other companies charge for a similar type of coverage.⁴

IMPORTANT: Don't forget to tell us how you'd like to handle future payments.

Rates shown are monthly

Group Rates For AAA Members ONLY

\$50,000 ⁰⁰				
Age	Rates for: Male		Rates for: Female	
	Non-Nicotine User	Nicotine User	Non-Nicotine User	Nicotine User
18-34	\$8	\$15	\$7	\$9
35-39	\$10	\$18	\$8	\$13
40-44	\$12	\$29	\$11	\$18
45-49	\$17	\$39	\$13	\$27
50-54	\$27	\$55	\$18	\$39
55-59	\$41	\$84	\$25	\$54
60-64	\$59	\$114	\$37	\$83
65-69	\$91	\$190	\$59	\$125
70-74	\$153	\$310	\$101	\$209
75-79*	\$254	\$506	\$158	\$337

\$100,000 ⁰⁰				
Age	Rates for: Male		Rates for: Female	
	Non-Nicotine User	Nicotine User	Non-Nicotine User	Nicotine User
18-34	\$11	\$23	\$9	\$17
35-39	\$12	\$30	\$10	\$22
40-44	\$17	\$47	\$13	\$30
45-49	\$26	\$69	\$17	\$44
50-54	\$44	\$97	\$28	\$67
55-59	\$69	\$158	\$41	\$98
60-64	\$103	\$221	\$59	\$148
65-69	\$164	\$372	\$98	\$231
70-74	\$271	\$608	\$179	\$396
75-79*	\$449	\$969	\$276	\$617

\$200,000 ⁰⁰				
Age	Rates for: Male		Rates for: Female	
	Non-Nicotine User	Nicotine User	Non-Nicotine User	Nicotine User
18-34	\$21	\$40	\$15	\$30
35-39	\$23	\$53	\$16	\$37
40-44	\$33	\$82	\$21	\$54
45-49	\$49	\$113	\$29	\$79
50-54	\$77	\$182	\$49	\$123
55-59	\$116	\$281	\$74	\$181
60-64	\$178	\$412	\$108	\$271
65-69	\$307	\$721	\$183	\$432
70-74	\$518	\$1,189	\$313	\$769
75-79*	\$864	\$1,898	\$513	\$1,198

\$300,000 ⁰⁰				
Age	Rates for: Male		Rates for: Female	
	Non-Nicotine User	Nicotine User	Non-Nicotine User	Nicotine User
18-34	\$31	\$57	\$22	\$44
35-39	\$34	\$78	\$24	\$54
40-44	\$49	\$120	\$31	\$79
45-49	\$71	\$166	\$43	\$116
50-54	\$111	\$265	\$71	\$181
55-59	\$169	\$410	\$107	\$264
60-64	\$257	\$604	\$157	\$396
65-69	\$446	\$1,055	\$264	\$634
70-74	\$752	\$1,738	\$454	\$1,125
75-79*	\$1,252	\$2,774	\$744	\$1,756

* Renewal only.

YOUR RATE CHANGES WHEN YOU ENTER THE NEXT AGE-BAND. Coverage ends at age 80. 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, gender, nicotine use, coverage amount, and year of issue.

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

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

⁴Price is one of several factors to consider when purchasing life insurance. See page 3 of the enclosed letter for a sample of competitor rates.

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.

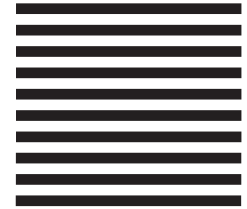
PLEASE MAIL RIGHT AWAY
-NO STAMP REQUIRED-

FIRST-CLASS MAIL

FIRST-CLASS MAIL



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 151 TROY MI

POSTAGE WILL BE PAID BY ADDRESSEE

AAA LIFE INSURANCE COMPANY
PO BOX 5937
TROY MI 48007-9900



ALDM-24359-817-XX

We work hard to earn your trust every day.

Thank You!

Before you mail to AAA Life did you?...



1. Provide all requested information on the application.
2. Make sure to tell us which payment method you prefer.
3. Sign and date it.

Pr 8.75"w x 3.875"h
8 3/4"w x 3 7/8"h

