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▼ Deliver Only To: ▼

C3 2018 TERM NOE CONTEMPORARY NLR (2018)_MOST_FINAL
GT8200APPI8bME
SAMPLE A. SAMPLE
1234 ANY STREET
ANYTOWN, ME 12345-6789

TO OPEN: FOLD ALONG PERFORATION AND TEAR OFF STRIP.

17900 N. Laurel Park Drive • Livonia, MI 48152

TO OPEN: FOLD ALONG PERFORATION AND TEAR OFF STRIP.

Life Insurance Company

Policy Form
GT8200

MAINE

NOTIFICATION OF ELIGIBILITY

Sample A. Sample

is eligible to request Term Life Insurance at new, even lower group rates available only to AAA members and their spouses. Once you've applied, complete this for your records. If approved, you will receive a Certificate of Insurance.

I have applied for: ☐ **$50,000.00** ☐ **$100,000.00** ☐ **$200,000.00** ☐ **$300,000.00**

If applicable, my spouse has applied for: ☐ **$50,000.00** ☐ **$100,000.00** ☐ **$200,000.00** ☐ **$300,000.00**

____

Date Application Sent

Life Insurance Company

17900 N. Laurel Park Drive • Livonia, MI 48152 • 1-800-281-0574

As a AAA member in the State of Maine, you are eligible to apply for Direct Term life insurance from AAA Life Insurance Company, which includes these important features:

- **No medical exam or tests necessary, just answer three simple health questions to determine approval.**
- **Even lower members-only group rates.**
- **31-Day Risk-Free Examination Period.**
- **Guaranteed conversion privilege.**
- **Multiple guarantees** (as described in the enclosed brochure).
- **Living Benefit for terminal illness.**

Dear Sample A. Sample,

It's a valuable benefit of AAA membership, and you are eligible to take advantage of it:

> As a current Maine member for 10 years, you can get exclusive group rates when you apply for Direct Term life insurance from AAA Life Insurance Company. See the enclosed charts for the rates which have just been lowered even more, and which are significantly lower than what other companies charge for the same type of coverage.[1]

These lower rates are offered only to AAA members and their spouses[2] age 18–74 by AAA Life which has, for over 45 years, been offering quality life insurance products to AAA members.

The enclosed "What's Next" brochure has details about the many advantages of this Direct Term life insurance coverage. However, you should immediately be aware of the following:

> You do not have to take any health exams or submit to medical testing of any kind. No one will come to your home. It's easier than ever to apply with just three simple health questions on the enclosed application. Your answers to those questions, and other information we may obtain with your permission, are all that are necessary to determine your approval for coverage.

(over, please, for more important information)

[1] Price is one of several factors to consider when purchasing life insurance. See the enclosed "What's Next?" brochure for a sample of competitor rates.

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

<u>Your spouse, age 18–74, is automatically eligible to apply for this insurance</u>—at these lower group rates, even if you don't, and even if your spouse is not a AAA member.

<u>You will be insured for any covered claims from the first day your coverage is in effect</u>. There are no waiting periods. Once coverage is in effect and premiums are paid when due, your beneficiaries receive the benefit amount you selected, regardless of anything they collect from other policies,[3] and the benefits are generally free from income tax (according to current tax law).[4]

<u>You will have 31 days to look over the Certificate of Insurance without risk…WHILE YOU ARE COVERED</u>. After your application is approved and payment is processed, coverage will be put into effect. We'll send the Certificate of Insurance and begin your protection. You'll have 31 days to look over the Certificate and show it to any advisors you may have. Meanwhile, <u>you'll be insured, and any covered claim, for the benefit amount you've chosen, will be paid</u>. But if you decide, within 31 days of receipt, that you no longer want this coverage, simply sign, date, and write "cancel" on the 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 payment you've made.

Apply for this Valuable Coverage in 2 Easy Steps…

STEP 1: Choose a benefit amount from $50,000.00 to $300,000.00. You'll find your Coverage Selection Chart enclosed. Just select the coverage that best fits your needs and budget.

STEP 2: Complete and return your application. It's easier than ever, with only a few questions, and we've already filled out some of it for you. If your spouse wishes to apply, complete the spouse portion of the application. Be sure to sign it and indicate your preferred payment choice. **PLEASE NOTE:** No payment is required now, but you do have to indicate on your application how you'll want to pay (debit to your checking account or credit card). If you're approved, we will process your payment of choice.

We urge you to take advantage of this opportunity to apply for and help obtain critical financial protection for your family. The sooner you respond, the sooner we can begin processing your application. We recommend responding by March 23, 2018, to get coverage as soon as possible.

Sincerely,

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

P.S. Now that our members-only rates have been lowered even more, this is truly a great opportunity to get protection that's within your budget. Return your application today!

P.P.S. If you have any questions at all about this coverage or about the easy application process, please do not hesitate to call us toll-free at 1-800-281-0574. A friendly and knowledgeable representative will be happy to take all the time necessary to answer your questions.

[3] Any Accelerated Death Benefits paid will reduce the death benefit by the amount received and any unpaid interest.
[4] AAA Life and its agents do not provide tax advice; we recommend you consult with your personal tax consultant.

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.

Coverage Selection Chart

AAA Life Insurance Company

Direct Term Life Insurance Coverage
New, Even Lower Group Rates for AAA Members

Apply for coverage for you and/or your spouse

To Find Your Monthly Rate: First choose the coverage amount. Then find your age and gender under that amount and locate the monthly rates for non-nicotine or nicotine users.

Benefit Amount: $50,000.00

Age of Applicant:	Monthly Rates For: MALE Non-Nicotine User	Monthly Rates For: MALE Nicotine User	Monthly Rates For: FEMALE Non-Nicotine User	Monthly Rates For: FEMALE 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

Benefit Amount: $100,000.00

Age of Applicant:	Monthly Rates For: MALE Non-Nicotine User	Monthly Rates For: MALE Nicotine User	Monthly Rates For: FEMALE Non-Nicotine User	Monthly Rates For: FEMALE 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

Benefit Amount: $200,000.00

Age of Applicant:	Monthly Rates For: MALE Non-Nicotine User	Monthly Rates For: MALE Nicotine User	Monthly Rates For: FEMALE Non-Nicotine User	Monthly Rates For: FEMALE 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

Benefit Amount: $300,000.00

Age of Applicant:	Monthly Rates For: MALE Non-Nicotine User	Monthly Rates For: MALE Nicotine User	Monthly Rates For: FEMALE Non-Nicotine User	Monthly Rates For: FEMALE 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 credit card. An additional $3 will be added to these rates if you wish to receive a monthly bill by mail.

How Much Insurance Do You Need?

This is the question we're most frequently asked. And the truth is, there's no one right answer. But there are some guidelines.

As a rule, many of our customers like to buy enough life insurance to pay off mortgages and other debts, cover college tuition for their children, and replace their income, at least for a while. This is to help the people you care about go on with their lives, without being buried by financial worries or having to give up their dreams.

If you already have some life insurance, you may want to get $50,000.00 or $100,000.00 in AAA Life Direct Term coverage. This can supplement your existing coverage with enough to help cover any gaps or any additional ongoing expenses that you've taken on over the years. (Remember, the benefits of this coverage are paid regardless of what is collected from any other policy you may have.)

On the other hand, if this will be your primary life insurance, or if you'd like to leave a larger "estate" for your family, we recommend you consider $200,000.00 or $300,000.00.

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.

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

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.

Exclusion: In the event of a suicide during the first two years of your coverage (12 months in CO, MO, and ND), benefits are limited to a return of premiums paid.

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.

Call toll-free 1-800-281-0574

AAA Life Insurance Company

17900 N. LAUREL PARK DRIVE • LIVONIA, MI 48152

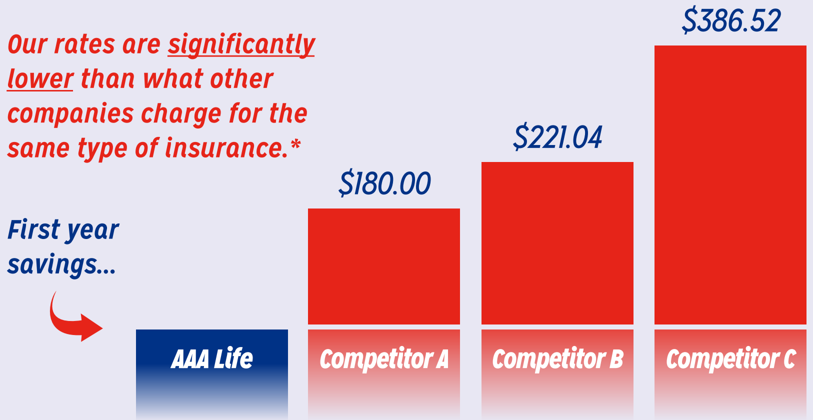
You Can Count on AAA Life Insurance Company.

Any life insurance coverage is only as good as the company behind it. The company behind this Direct Term life insurance is AAA Life Insurance Company, founded over 45 years ago on the same principle as AAA itself: to provide good, honest service to the benefit of its members.

AAA Life now has over $148.4 billion of life insurance in effect and we're rated A- (Excellent), by A.M. Best, the leading insurance rating company, as of August 2017. That's the fourth highest ranking out of 16.

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

How Much Can You Save With Our New, Even Lower AAA Members-Only Rates?



The availability of these group rates on quality insurance is an important advantage of your AAA membership. The rates change when you enter a new age-band. (The enclosed Coverage Selection Chart shows how this works.) Don't let this valuable opportunity go to waste. Please return your application today.

* Price is one of several factors to consider when purchasing life insurance. Competitor rates quoted are from competitor advertising found on Comperemedia.com as of August 2017 and are subject to change. Rates are based on an initial monthly premium for $50,000 5-Year Banded Premium Group Term Life Insurance for a healthy 49-year-old female at non-nicotine rates. Some companies have one rate for both nicotine and non-nicotine use, while AAA Life has two distinct rates. The age coverage ends and product features differ by company.

How Can We Help You?

AAA Life Insurance Company exists for the benefit of AAA members. That not only means designing an array of insurance products for your needs and offering exclusive rates. It also means being here when you need us, whether it's to process a claim or answer a question.

As you read through this brochure and the accompanying documents, if you have any questions or need some clarification, please do not hesitate to call. If you'd like some help completing your application, one of our friendly and knowledgeable representatives is just a toll-free call away.

Call toll-free

1-800-281-0574

AAA Life Insurance Company

17900 N. LAUREL PARK DRIVE • LIVONIA, MI 48152

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.

Group Direct Term Policy Form Series GT8200

AAA Life Insurance Company

What's Next?

- Direct Term benefits and guarantees
- New, even lower members-only rates
- How to complete the application
- 31-Day Risk-Free Review

Benefits And Guarantees Of This Direct Term Life Insurance

AAA Life Insurance Company

■ Simplified Application Process With No Medical Exam (Just Answer Three Simple Health Questions).

There's no complicated paperwork, no medical exams, no blood tests, no urine tests. Just complete and return the application enclosed. There are only three health questions; the answers you provide and other information you give us permission to obtain help determine your approval for coverage.

■ Eligibility for You and Your Spouse.

AAA members from age 18 to 74 may apply. A member's spouse[1] age 18 to 74 may also apply at these new, even lower group rates, even if you do not, and even if your spouse is not a AAA member.

■ More Insurance for Your Money.

This is term life insurance, often recommended by many financial advisors because it generally gives you more coverage for your dollar than permanent life insurance. You can get a higher benefit amount for a lower cost than other types of life insurance.

■ Living Benefit.

If you are diagnosed with a terminal illness that will result in death in 12 months or less (length of time varies by state), you can apply to receive up to 50% of the total benefit. This money can be used for any purpose, such as paying medical bills or making the most of the precious months that remain. The remainder of your total benefit will then be paid to your beneficiary when death occurs, provided premiums continue to be paid. (See Accelerated Death Benefit Summary for details.)

■ Guaranteed Renewable.

You can renew your coverage to age 80 regardless of your health, as long as premiums are paid when due.

■ Guaranteed Benefit.

If coverage is approved and your payment has been processed, you are insured from day one for any covered claim, with <u>no waiting period, no partial payments</u>. The benefit amount is guaranteed never to go down, even if your health changes along the way.[2] <u>Your family gets the benefit amount you chose, even if they also collect from any other policies</u>. And under current federal tax law, the <u>benefits paid by this coverage are generally tax-free</u>. (AAA Life does not provide tax advice. You should consult your personal tax advisor for advice.)

■ Guaranteed Conversion Privilege.

You may convert your group coverage to permanent life insurance from AAA Life up to age 65 regardless of your health and without a medical exam. And if you're 65 or older when your Direct Term coverage begins, you'll have an entire year to convert. So, even if you could not qualify for permanent life insurance in any other way because of your health, you could still convert this term coverage to permanent life insurance—and keep that for the rest of your life.

■ Free Lifetime AAA Membership.

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.[3] No one else offers this benefit.

How To Complete Your Application.

It's easy to apply for Direct Term life insurance at affordable rates.

- Complete the application enclosed.
- Be sure to choose a benefit amount of $50,000, $100,000, $200,000, or $300,000.
- If your spouse wishes to request insurance at the same AAA members-only rates, be sure they complete the spouse section of the application.
- Indicate a method of payment, sign, and return the application in the postage-paid envelope provided.

Remember—there will be no health exam or medical tests, so applying is easy. Just answer three simple health questions to determine your approval.

31-Day Risk-Free Review

If your application is approved and your payment has been processed, we'll send the Certificate of Insurance. You'll have 31 days to look over the Certificate and show it to any trusted advisors. You'll be insured during this period, once your first premium payment is received, and any covered claim will be paid.

If you are not completely satisfied with the coverage, simply write "cancel" on the Certificate, sign and date it, and mail it back to AAA Life Insurance Company within 31 days. You'll receive a refund of any premiums paid.

[1]Spouse includes Registered Domestic Partner, Civil Union Partner, or party to a domestic partnership between two adults, as recognized by state law.
[2]Any Accelerated Death Benefits paid will reduce the death benefit by the amount received and any unpaid interest.
[3]Annual basic/classic AAA membership dues will be paid by AAA Life to the insured's local AAA Club.

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 application. Mail in the postage-free envelope.

▶ Fold and detach here before mailing ▶

AAA Life Insurance Company

It's as easy as 1-2-3!

How to apply: Please complete in blue or black ink and print clearly. All sections must be complete to apply. Mail in the postage-free envelope. Your spouse may also apply with or without you, even if they are not a AAA member. **Questions? Call TOLL-FREE 1-800-281-0574.**

To get coverage as soon as possible,
PLEASE COMPLETE AND MAIL BY MARCH 23

Personal Code: R8Z
Master Policy GT8200
XXX–9999999999999999
183DAQ421C XXXXXXXXXX

GROUP TERM LIFE INSURANCE APPLICATION

Step 1 Member Information

Name: SAMPLE A. SAMPLE
First / Middle / Last

Home Address: 1234 Any Street
Anytown, ME 12345-6789
City / State / Zip Code

Phone Number ( )

Email Address

Beneficiary Name

Beneficiary Relationship

Member Coverage Amount Desired

❑ **$50,000** ❑ **$100,000** ❑ **$200,000** ❑ **$300,000**

Gender ❑ Male ❑ Female

Birth Date / / (Must be age 18–74 to apply.)

Height ft. in. Weight lbs.

Spouse* Information — Only if Applying

Name
First / Middle / Last

Home Address
City / State / Zip Code

Phone Number ( )

Email Address

Beneficiary Name

Beneficiary Relationship

Spouse Coverage Amount Desired

❑ **$50,000** ❑ **$100,000** ❑ **$200,000** ❑ **$300,000**

Gender ❑ Male ❑ Female

Birth Date / / (Must be age 18–74 to apply.)

Height ft. in. Weight lbs.

Are you a AAA member or spouse of a member? ❑ Yes ❑ No

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

Step 2 Provide Payment Method — Choose ONLY One Option

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

Routing Number: __ __ __ __ __ __ __ __ __ Account Number: __ __ __ __ __ __ __ __ __ __ __ __ __

2. ❑ Charge payment to my credit/debit card each month. (VISA, MasterCard, Discover, and AmEx are accepted.)

Card Number: __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ Expiration Date: /

Print name as it appears on account or card:

Step 3 Statement of Health — Each applicant must complete all questions.

1. In the last 12 months, have you used nicotine in any form?
Member: ❑ Yes ❑ No
Spouse: ❑ Yes ❑ No

2. In the past three years, have you received any treatment for OR been diagnosed by a doctor as having heart trouble, cancer, stroke, lung disease, liver disease, kidney disease, AIDS, lupus, ALS, schizophrenia or dementia?
Member: ❑ Yes ❑ No
Spouse: ❑ Yes ❑ No

3. In the past 12 months, have you had diagnostic testing **(excluding HIV)** performed or recommended by a doctor for an undiagnosed condition?
Member: ❑ Yes ❑ No
Spouse: ❑ Yes ❑ No

Step 4 Other Insurance

Is the insurance applied for intended to replace, discontinue, or change any existing insurance or annuity?
(If YES, provide information on the back.)
Member: ❑ Yes ❑ No
Spouse: ❑ Yes ❑ No

▶ Fold and detach here before mailing ▶

Step 5 Read, Sign, and Date

All answers in this application are, to the best of my knowledge and belief, true. I understand the answers and information that I give you permission to obtain will be used to determine if coverage will be issued, and the application will be part of the Certificate of Insurance (Certificate). • In accordance with its incontestability provision, if I misstate any of the information on this application, the Certificate may be voidable for 24 months from the Effective Date by AAA Life Insurance Company (the Company). • I authorize the Company to use the payment method I indicated on this application. 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 Certificate, provided the first premium has been paid and there has been no change in my health since the date of the application. If my health changes prior to the Effective Date of the Certificate, I must promptly inform the Company in writing. • To determine eligibility for insurance benefits, I authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy, pharmacy benefit manager or other medical-related facility, consumer reporting agency, insurance company, or other organization that has any records or knowledge of my medical or prescription history, credit attributes, public records, driving record, or social security number, to give any such information to the Company, its reinsurer(s) or any entity retained by the Company to collect and transmit such information. • **This authorization excludes disclosure of the result of a test for HIV if the applicant has not developed symptoms of the disease AIDS or ARC. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that the applicant has AIDS or ARC.** • The Company will not use or disclose medical information for any purpose other than stated above except as may be required or permitted by law. Such medical information may be subject to redisclosure and may no longer be protected by federal privacy regulations. • This authorization shall be valid for 24 months from the date signed. I understand I or my representative have a right to a copy of this authorization. • I may revoke this authorization at any time by writing to the Company; and if I do, the Company may decline my application. Failure to sign this authorization may impair the ability of a regulated insurance agency to evaluate claims or process applications and may be a basis for denying an application or claim for benefits. • **Fraud Warning: See other side.**

✗ **Member Signature (Required if applying)** / / **Today's Date (Required)**

✗ **Spouse Signature (Required if applying)** / / **Today's Date (Required)**

MEM18ME

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.

▼ Fold and detach here before mailing ▼

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____________________

▼ Fold and detach here before mailing ▼

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		

NO RISK.
NO COMMITMENT FOR 31 DAYS...

When you return your application in the postage-paid envelope below, you're not risking anything and you're not committing to anything for 31 days.

There's no payment of any kind due now. If you are approved, the payment method of your choice will be processed at that time. Once coverage is in effect, you'll have 31 days to review the Certificate of Insurance and change your mind for any reason...you'll be insured for any covered claim after your first premium payment is received.

Take the next step now and return your application today.

AAA Life Insurance Company

NO RISK ★ 31 DAYS ★ NO COMMITMENT ★

Printed Perf

Blind Perf

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

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

Before mailing to AAA Life Insurance Company, please be sure to:

- Provide all requested information on the application and sign and date it.
- Choose a benefit amount and a payment plan.

QUESTIONS? PLEASE CALL 1-800-281-0574

Record: 16 Order: 6935 Copy: A3 Keycode: 183DAQ421C Img Version: 270 Loyalty Years: 10 Join Year: 2008

An Important Note About Rates:

Although you and your spouse, ages 18–74, are eligible to apply at these new, even lower group rates for AAA members only, life insurance rates tend to go up as you get older. So the younger you are when you apply, the less your initial rate will be.

Please don't wait… send your application now with no risk whatsoever for 31 days! (See other side.)

31 DAYS NO RISK

AAA Life Insurance Company

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