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17900 N. LAUREL PARK DR.
LIVONIA, MICHIGAN 48152

PRSRT STD
U.S. POSTAGE
PAID
MAILED FROM
ZIP CODE 54303
PERMIT NO. 801

CONTENTS ENCLOSED:

- GUARANTEED ACCEPTANCE LETTER
- SUMMARY OF COVERAGE
- LOWER RATES FOR MEMBERS ONLY
- PERSONALIZED PROCESSING LABEL

*Plus, Complimentary
Correspondence Labels
for your use!*



DOCUMENT NO.
ICC16-6301/
GWL6301
ST ZIP CODE
12345

TO THE ATTENTION OF:

C3 2019 GIWL CONT SCB 9X12_GEN
ICC12-6202
SAMPLE A. SAMPLE
1234 ANY STREET
ANYTOWN, MD 12345-6789

SIGNATURE REQUESTED
ON DOCUMENTS ENCLOSED



Guaranteed Acceptance Letter

This is to notify you that your acceptance for Whole Life Insurance from AAA Life Insurance Company is guaranteed.¹ Note that this insurance comes to you at rates available only to AAA members between the ages of 45–85 and their spouses – and these rates are lower than what many companies offer for similar coverage.²

What This Means to You: This Guaranteed Acceptance Letter means that all that's left for you to do is complete and return the enclosed Acceptance Form with your first month's premium. Most importantly:

- You do not have to take any health exams, submit to any lab tests, or answer any health questions
- It does not matter if you have any health issues or pre-existing conditions
- Your acceptance is guaranteed even if you have been turned down for life insurance for health reasons or any other reason

Your Next Steps: Choosing this protection for your family can be a great decision, because it can be perfect for helping your family pay final expenses such as funeral costs (which are rising),³ medical expenses, credit card debts and outstanding loans, and other bills that will make a particularly difficult time even harder. (Of course, they'll be able to use the cash from this policy for anything they like.)

To help you and your spouse get this protection in place as quickly as possible, we've made it easy to complete the process:

STEP 1: Read the enclosed Summary of Coverage carefully. It's a brief, plain-English description of the valuable benefits you'll enjoy with this insurance. After you've read it and decide to enroll, keep it with your important papers.

STEP 2: Choose a benefit amount. You'll find your Coverage Selection Chart enclosed. Just select the coverage that best fits your needs and budget. Remember—the rates shown on the chart are only for AAA members and their spouses, and are lower than the rates we offer to non-members. They are also lower than many companies offer for similar coverage. Plus, the benefit amount you choose now will not go down,⁴ and your premium will never go up! Also, keep in mind that if you die from a covered travel accident, the benefit amount you choose will double.

(over)

ELIGIBLE AAA MEMBER:

SAMPLE A. SAMPLE

TYPE OF POLICY:

GUARANTEED ISSUE
WHOLE LIFE INSURANCE

DOCUMENT #:

ICC16-6301/GWL6301

BENEFIT AMOUNT:

UP TO \$20,000.00

STATUS:

ELIGIBLE FOR LOWER
MEMBERS-ONLY RATES

PAYMENT METHOD:

SELECT OPTION

SPOUSE ELIGIBLE?

☒ YES ☐ NO

**TO GET COVERAGE AS SOON AS
POSSIBLE, PLEASE REPLY BY:**

3/29/19

¹ The policy contains a graded benefit feature, which means if you suffer a covered accidental death, your beneficiaries get the total amount of your coverage. But if you suffer a non-accidental death within the first two years of coverage, your beneficiaries get 100% of the premiums you paid, plus an extra 30%. After two years, the total benefit amount is paid for death due to any cause.

² Price is one of several factors to consider when purchasing life insurance. See the enclosed Summary of Coverage brochure for a sample of competitor rates.

³ Based on the most recent figures compiled by the National Funeral Directors Association, 2017.

⁴ Benefits may be reduced by any loans you have taken on the policy.

STEP 3: Complete your Acceptance Form. We've already filled out some of it for you. Be sure to sign it and indicate your payment option. If your spouse wishes to accept coverage at the same members-only rates, be sure to complete the spouse portion of the Acceptance Form as well. (Your spouse can accept coverage even if you don't, and even if he or she is not a AAA member.)

STEP 4: 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 5: Mail your Acceptance Form by 3/29/19 to start coverage as soon as possible.

What to Do When You Receive Your Policy: You'll be covered as soon as we receive your Acceptance Form and process your first month's premium. When you receive your policy, take 31 days to look it over at your leisure—while you are covered. Feel free to show it to any trusted advisors you may have. Make sure it's exactly what you want. If it's not, simply write "cancel" on the policy, sign and date it, and send it back within 31 days of receipt. We'll cancel it and consider it void from the beginning, and you'll get a 100% refund of any premiums you've paid. Without any pressure whatsoever, in the comfort of your home, it will have cost you absolutely nothing to consider the coverage.

You will not have risked a penny to initiate your coverage and review the policy for 31 days.

Again, we are pleased to notify you of your guaranteed acceptance for this insurance, and we look forward to processing your Acceptance Form with payment. This AAA Life Whole Life Insurance coverage is an easy way to provide your family with the resources they can use to help them pay your final expenses without having to dip into savings.

Take advantage of your lower member rates and enroll today!

Sincerely,

A handwritten signature in black ink that reads "John W. DuBose, III". The signature is fluid and cursive, with the last name "DuBose" being more prominent.

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

P.S. While your acceptance is guaranteed, the sooner you return your Acceptance Form, the sooner we can start your coverage. So please complete and return your Form by March 29, 2019.

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.

Guaranteed Issue Graded Benefit Whole Life Policy Form Series ICC16-6301 & GWL6301. In OR: ICC16-6301.



COVERAGE SELECTION CHART

Guaranteed Issue Whole Life Insurance at
Exclusive Rates for AAA Members and Their Spouses

PREPARED FOR: SAMPLE A. SAMPLE
PREMIUMS: LOCKED IN FOR LIFE
BENEFITS: WILL NOT DECREASE¹
RATES: EXCLUSIVE, FOR MEMBERS-ONLY

DON'T WAIT TO START YOUR COVERAGE.
PLEASE RETURN BY:

3/29/19 OR EARLIER

First choose the coverage amount. Then find your age range and gender under that amount to locate your monthly rate.

Questions? Call toll-free 1-855-598-0871

Monthly Premium
Benefit Amount: **\$5,000.00**
DOUBLES to \$10,000.00
for a covered travel accident

Age	MALE	FEMALE
45-59	\$28	\$21
60-64	\$28	\$21
65-69	\$33	\$25
70-74	<u>\$44</u>	\$34
75-79	\$51	\$46
80-85	\$75	\$65

Monthly Premium
Benefit Amount: **\$10,000.00**
DOUBLES to \$20,000.00
for a covered travel accident

Age	MALE	FEMALE
45-59	\$50	\$39
60-64	\$54	\$41
65-69	\$64	\$48
70-74	<u>\$87</u>	\$67
75-79	\$101	\$91
80-85	\$145	\$107

Monthly Premium
Benefit Amount: **\$15,000.00**
DOUBLES to \$30,000.00
for a covered travel accident

Age	MALE	FEMALE
45-59	\$73	\$58
60-64	\$80	\$61
65-69	\$95	\$71
70-74	<u>\$129</u>	\$100
75-79	\$151	\$136
80-85	\$207	\$152

Monthly Premium
Benefit Amount: **\$20,000.00**
DOUBLES to \$40,000.00
for a covered travel accident

Age	MALE	FEMALE
45-59	\$93	\$68
60-64	\$101	\$78
65-69	\$124	\$94
70-74	<u>\$164</u>	\$130
75-79	\$201	\$170
80-85	\$275	\$202

¹ Benefits may be reduced by any loans you have taken on the policy.

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

Rates shown above are for up to \$20,000.00 of Guaranteed Coverage. If you would like to get up to the maximum amount per insured of \$25,000.00, please call 1-855-598-0871 and enroll over the phone.

The policy contains a graded benefit feature, which means if you suffer a covered accidental death, your beneficiaries get the total amount of your coverage. But if you suffer a non-accidental death within the first two years of coverage, your beneficiaries get 100% of the premiums you paid, plus an extra 30%. After two years, the total benefit amount is paid for death due to any cause.

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.

See back for an important note about this insurance.

WHY IT'S A
GOOD IDEA
TO HAVE THIS
COVERAGE
IN ADDITION
TO ANY
OTHER LIFE
INSURANCE
YOU MAY
HAVE.

If you have life insurance, it's your way of helping to make sure the people you care about don't have to give up their dreams or their way of life should something happen to you. Perhaps you've provided enough for the mortgage to be paid, for college tuition to be covered, or to replace your income for a while.

So the last thing you want is for them to have to dip into that money—or any savings you have—just to pay for your final expenses. And those can be expensive. According to a recent study, the median cost of a funeral in America was \$8,755. That's an increase of almost 30% since 2004.¹ Now add medical bills that may have been incurred, plus credit card and other debt you may have left behind, and you'll see this can make a significant dent in the funds you provided for your family. This insurance pays in addition to any other coverage you may have to help cover those expenses.

The life insurance you may have now is to help them get on with their lives. This life insurance is to help them get through the months after your passing and make a tough time a little easier.

¹ Based on the most recent figures compiled by the National Funeral Directors Association, 2017.

Choose a coverage amount from the Coverage Selection Chart on the other side.



17900 N. Laurel Park Drive • Livonia, MI 48152

To ask questions or to accept this coverage by phone,
call toll-free 1-855-598-0871

FRAUD WARNING FOR INDIVIDUAL STATES

CALIFORNIA

A false statement in an application shall not bar the right to recovery unless made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

DISTRICT OF COLUMBIA

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.

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 CHOOSE 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 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 Insured (if applicable): Name_____

Street Address_____ City_____

State_____ Zip_____ Telephone Number_____

Secondary Addressee of Insured Spouse* (if applicable): Name_____

Street Address_____ City_____

State_____ Zip_____ Telephone Number_____

Your Exclusive Members-Only Rates

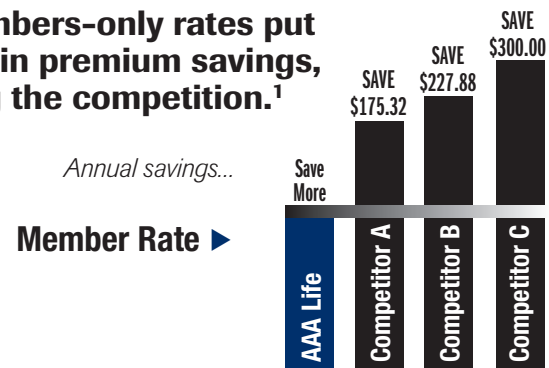
An important benefit of your AAA membership is the availability of AAA Life's members-only rates for Whole Life. Only members and their spouses can get them, and they're noticeably lower than what many other companies charge for similar coverage (see the chart below).

Two more reasons to compare:

1. The rates are based only on your gender, age, and the benefit amount you choose. Your health or past medical history does not affect your rate, and your acceptance is guaranteed!
2. Once you enroll, your rates are locked in. They will never go up, even as you get older, and no matter what happens to your health. Once you reach age 100, you won't even have to pay the premiums. Your coverage will stay in effect with no further payments from you!

COMPARE THE VALUE

AAA members-only rates put us ahead in premium savings, beating the competition.¹



Rates quoted are from competitor advertising found on Comperemedia.com as of September 2018 and are subject to change.

¹Price is one of several factors to consider when purchasing life insurance. Rates are based on monthly premium for \$10,000 Guaranteed Issue Graded Benefit Whole Life Insurance for a female age 67. AAA Life has one rate for both nicotine and non-nicotine use, while some companies have two distinct rates. The age coverage ends, whether a rate is guaranteed, and the product features differ by company, which may affect competitor rates. For those without online access, please call us to request more information.

About AAA Life Insurance Company

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

AAA Life was founded on the same principle as AAA itself: to provide good, honest service to the benefit of its members.

AAA Life now has over \$157.4 billion of life insurance in effect and we're 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!**



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Call toll-free 1-855-598-0871

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Guaranteed Issue Graded Benefit Whole Life Policy Form Series ICC16-6301 & GWL6301. In OR: ICC16-6301.



GUARANTEED ISSUE WHOLE LIFE INSURANCE Summary of Coverage

- Your Insurance Guarantees
- Your Double Death Benefit
- Your Members-Only Rates
- How Your Policy Builds Cash Value
- Your 31-Day Examination Period
- Important Tax Information

(Keep With Your Important Papers)



Summary of Coverage

YOUR INSURANCE GUARANTEES

■ GUARANTEED ACCEPTANCE

As a AAA member between the ages of 45 and 85, you are guaranteed to be accepted for this coverage at members-only rates, regardless of your health, any pre-existing conditions, previous denial of coverage, or any risk factors.

■ GUARANTEED RENEWAL FOR LIFE

This means that only you can discontinue this insurance. As long as premiums are paid when due and there are no outstanding loans, you can keep this important protection for the rest of your life. And at age 100, your coverage stays in effect with no further payment from you. It's a benefit you can count on.

■ GUARANTEED LEVEL PREMIUMS

The rates shown on the enclosed Coverage Selection Chart are not only lower than what many companies charge for similar coverage, they are guaranteed never to go up.¹ As long as premiums are paid when due, the rate you get now will be locked in for as long as you have this insurance.

■ GUARANTEED LEVEL BENEFIT

Some life insurance policies reduce benefits over the years to keep the premiums level. Not this one. The benefit you choose now will be the benefit your

beneficiary will receive. Choose from \$20,000.00, \$15,000.00, \$10,000.00 or \$5,000.00. See policy for details.

■ GUARANTEED BUILDING OF CASH VALUE

This is a whole life insurance policy, which means it builds cash value automatically. When available, you can borrow against this cash value for unexpected emergencies or even use it to help pay future premiums on your behalf and reduce the possibility of an accidental lapse in protection; if you miss a payment while ill, for instance. (Annual loan interest rate of 6% applies. Benefits may be reduced by any loans you have taken on the policy.)

■ GUARANTEED ACCEPTANCE FOR YOUR SPOUSE

Your spouse age 45–85 is also guaranteed to be accepted for this insurance at exclusive AAA members-only rates, even if you don't apply, and even if he or she is not a AAA member.² Just have your spouse complete the spouse portion of the Acceptance Form.

YOUR EXCLUSIVE MEMBERSHIP BENEFIT

After the first two policy years, your surviving spouse receives a free lifetime AAA membership.⁴ This is an exclusive benefit only AAA Life Insurance Company provides and you can't get anywhere else.

YOUR DOUBLE DEATH BENEFIT

If you should die from a covered travel accident, whether flying away on vacation or driving to the store, the benefit amount doubles:
\$5,000.00 becomes \$10,000.00...
\$10,000.00 becomes \$20,000.00...
\$15,000.00 becomes \$30,000.00...
\$20,000.00 becomes \$40,000.00!
This can be a very important benefit, since travel accidents are a leading cause of death.³ (See policy for details.)

YOUR SIMPLIFIED ACCEPTANCE PROCESS

Your acceptance is guaranteed, so you qualify for a simplified enrollment process with no health questions, no medical exam and no lab tests. Simply complete and return the very brief Acceptance Form enclosed with your first month's premium, and you're approved!

Your beneficiaries will receive the total benefit amount from day one for accidental death. This insurance is referred to as graded benefit whole life insurance. If you suffer a non-accidental death within the first two years of coverage, your beneficiaries will get 100% of the

premiums you paid, plus 30%. If death occurs after two years, then the total amount of your coverage is paid, no matter what the cause of death.

IMPORTANT TAX INFORMATION

Under current tax laws, benefits paid from this insurance are generally income tax-free. That means every penny can go directly to your family to use however they want. (Because AAA Life and its agents do not provide tax advice, we recommend you consult with your personal tax consultant.)

31-DAY RISK-FREE EXAMINATION PERIOD

You risk nothing by returning your Acceptance Form. Once you receive your policy, you'll have 31 days to examine it in detail and show it to any trusted advisors. You will be covered during this period, and, if the worst happens and you die during this period, your beneficiary will get the benefit amount indicated by the terms of the policy.

If you are not completely satisfied with the coverage, simply write "cancel" on the policy, sign it, date it and mail it back to AAA Life Insurance Company within 31 days. We'll cancel your coverage from the

beginning, and refund every penny you'll have paid in premiums.

¹ Price is one of several factors to consider when purchasing life insurance. See the enclosed Summary of Coverage 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.

³ Injury Facts® 2017, National Safety Council®

⁴ Annual basic/classic AAA membership dues will be paid by AAA Life to the insured's local AAA club.



QUESTIONS?

Call toll-free
1-855-598-0871

Sample A. Sample:
Affix this Personalized Processing Label to your reply envelope and return your Acceptance Form by 3/29/19 to start coverage as soon as possible.

**PERSONALIZED
PROCESSING LABEL**

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

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

Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345
Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345
S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345
S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345
Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345
Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345
S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345
S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345	S Sample A. Sample 1234 Any Street Anytown, MD 12345
Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345
Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345	Sample A. Sample 1234 Any Street Anytown, MD 12345



17900 N. LAUREL PARK DRIVE • LIVONIA, MI 48152

To ask questions or to accept
this coverage by phone

Call toll-free

1-855-598-0871

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 Insurance Company is licensed in all states except NY.

This life insurance is not preneed insurance and does not specifically cover funeral goods or services. It may not cover the entire cost of a funeral at the time of death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

Exclusion: In the event of suicide during the first two years of coverage (12 months in ND), benefits are limited to a total return of premiums paid less any debt.

This entire package is an outline of the policy provisions and does not contain all of the benefits and exclusions. For complete terms of the insurance coverage, please refer to your policy.

No Risk. No Commitment...

When you return your Acceptance Form in the postage-paid envelope below, you're not risking anything and you're not committing to anything.

Once your coverage is in effect, you'll have 31 days to change your mind for any reason and get a refund. Meanwhile you'll be covered.



Life Insurance Company

17900 N. Laurel Park Drive
Livonia, MI 48152

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

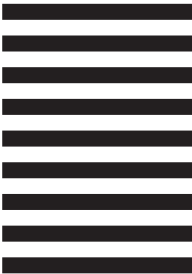
Printed Perf

Blind Perf

Affix Your
Personalized Processing
Label Here



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 152 TROY MI

POSTAGE WILL BE PAID BY ADDRESSEE

AAA LIFE INSURANCE COMPANY
PO BOX 5920
TROY MI 48099-9901



QUESTIONS? PLEASE CALL 1-855-598-0871

Please send your Acceptance Form now...and if approved, take 31 days to look over your policy risk-free!

- Before mailing, be sure you have:
- Provided all requested information on your Acceptance Form, and signed and dated it.
 - Chosen a benefit amount and a payment plan.
 - Affix your Personalized Processing Label to the front of this envelope.

Your premium may never be lower than it will be now.

Because our AAA members-only rates are based solely on gender and your age when your coverage is accepted, your premium cost can only go up as you get older. And since your premium will stay the same for as long as the policy is in effect, it's critical to lock-in the lowest possible premium. Waiting could end up costing you more every month for as long as you have this insurance.

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

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