



# VETERAN SURVIVOR PLAN

## Guaranteed Acceptance



Permanent coverage for you, protection for your  
survivors, with no medical requirement

## IT'S MORE THAN JUST LIFE INSURANCE. IT'S PROTECTION FOR THOSE YOU LOVE MOST.

Life insurance is an important part of achieving a secure financial future for you and your family. But it's more than just a policy you purchase. It's an action you take to protect your survivors when you pass away by covering your final expenses in advance.

## WE ALL LEAVE FINAL EXPENSES BEHIND — TAKE CONTROL OF THEM NOW

Life is full of surprises. Don't leave them for your family members to discover. Whether it's unpaid debts, medical bills, or costs associated with your funeral, failing to purchase life insurance before you die can leave your survivors with the burden of these costs, even if they're not financially dependent on you.

### DID YOU KNOW YOUR GOVERNMENT AND MILITARY BENEFITS ONLY GO SO FAR?

- Military benefits and entitlements, including Military Retired Pay, Social Security, and VA Disability benefits stop at your death.
- Survivor Benefit Plans, if elected, can take up to 90 days to establish.
- VA Burial Benefits are only available to Veterans who have a rating of 10% or more and are payable at the rate of \$300 for a non-service-connected death and up to \$2,000 for service-connected death.
- Bank accounts may be frozen or inaccessible immediately after your passing, and your Social Security death benefit is only \$255.

Veteran Survivor Plan with guaranteed acceptance from AAFMAA gives you more than just permanent life insurance coverage to protect your loved ones. AAFMAA's combination of permanent life insurance coverage and wealth of exclusive Membership benefits gives you one of the best values in guaranteed acceptance life insurance, plus the confidence that your loved ones will not be burdened with final expenses.

## WHO IS IT FOR?

- US Military Veterans, Retirees, and their Spouses
- US Military Surviving Spouses (Widows and Widowers)
- Those who may not meet underwriting requirements or want to go through underwriting and do not have existing permanent coverage
- Those aging out of current expiring term life policies

## WHAT IS INCLUDED IN AAFMAA'S VETERAN SURVIVOR PLAN?

- Guaranteed Acceptance - no medical exam or questions
- Permanent protection to cover your final expenses
- Coverage from \$10,000 to \$25,000
- Lifetime access to AAFMAA Membership benefits, including Survivor Assistance Services, and an online Digital Vault at no cost to you
- A fast, easy application process — eligible applicants who apply today get approved today. It's that simple.
- Affordable premiums that are locked in at issuance and will never change

## EXCLUSIVE SURVIVOR ASSISTANCE SERVICES

Care for survivors is firmly rooted in AAFMAA's history, and an essential value we have held since our beginnings. When you purchase a Veteran Survivor Plan policy, as with all AAFMAA policies, you gain lifetime access to AAFMAA's exclusive Survivor Assistance Services. A Survivor Assistance Counselor will assist your family after you pass away to ensure they receive all of the military and government benefits and entitlements you earned through your military service.

## COVERAGE AND PROTECTION YOU NEED, WITH NO MEDICAL REQUIREMENT

Concerned about medical requirements holding you back from qualifying for a life insurance policy? Looking for a more affordable option to give you the coverage you need? The Veteran Survivor Plan may be the answer.

It's a fast, easy, and affordable solution to protect your survivors from your final expenses. It also locks in lifetime coverage and AAFMAA Membership benefits for you.

With the Veteran Survivor Plan, you can get the confidence and security you need in planning for the future, with none of the underwriting requirements or medical exams other policies require.

## MAXIMUM BENEFITS, AFFORDABLE PRICE

The Veteran Survivor Plan gives you the combination of permanent life insurance coverage to protect your survivors from your final expenses and lifetime access to AAFMAA Membership benefits. Coverage is available from \$10,000 to \$25,000. Your price is locked in at issuance and will never change. Gain the confidence and security of a permanent life insurance policy that is affordable and easy to fit into your budget.

### CURRENT RATES FOR THE VETERAN SURVIVOR PLAN FROM AAFMAA:

	Issue Age	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
Male	<input type="checkbox"/> \$10,000	33.08	37.32	48.08	58.88	69.84	94.38	123.96	169.32
	<input type="checkbox"/> \$15,000	49.12	55.48	71.62	87.82	104.26	141.07	185.44	253.42
	<input type="checkbox"/> \$20,000	65.16	73.64	95.16	116.76	138.68	187.76	246.92	337.64
	<input type="checkbox"/> \$25,000	81.20	91.80	118.70	145.70	173.10	234.45	308.40	421.80
Female	<input type="checkbox"/> \$10,000	25.64	30.60	35.64	42.54	54.34	70.90	98.58	141.38
	<input type="checkbox"/> \$15,000	37.96	45.40	52.96	63.31	81.01	105.85	147.37	211.57
	<input type="checkbox"/> \$20,000	50.28	60.20	70.28	84.08	107.68	140.80	196.16	281.76
	<input type="checkbox"/> \$25,000	62.60	75.00	87.60	104.86	134.35	175.75	244.94	351.95

### APPLY TODAY, GET APPROVED TODAY.

- Eligible applicants who apply today get approved today.
- You are conditionally approved immediately upon submitting your completed application. Following ID and AAFMAA eligibility verification, we will issue your policy, usually within one business day.
- Should you die for any reason in the first two years of the policy, your beneficiaries will receive a reduced benefit of 110% of premiums paid.

Visit [aafmaa.com/survivor](http://aafmaa.com/survivor) for more information and to apply today.



[www.aafmaa.com](http://www.aafmaa.com)

This policy is not sponsored, recommended, offered, or guaranteed by, or associated with, the U.S. (or any) government, the U.S. Department of Veterans of Affairs, or other governmental agency or department.

Subject to terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by AAFMAA, a policy is issued, delivered, and accepted by you, and you pay the required premiums.

Veteran Survivor Plan is available to AAFMAA eligible Veterans and their Spouses, as well as Military Widows and Widowers, ages 45-84. Coverage is guaranteed with no underwriting requirements and no medical exam. Premiums never increase and benefits never decrease. No war, aviation, terrorist clause. All policies include Survivor Assistance Services.

In the following states/territories, AAFMAA is only able to issue policies to current servicemembers, military retirees, and their spouses: DC, MS, NJ, NY, UT, WA, and WI.