



January 2025

Dear Fellow Members,

Happy New Year! We're honored to be your trusted life insurance provider and grateful for your continued confidence in the American Armed Forces Mutual Aid Association.

As you review your enclosed 2025 Life Insurance Annual Statement, I'm pleased to share some significant achievements from the past year that demonstrate our commitment to maximizing value for our Members.

**2024 Achievements and Enhanced Benefits:**

- We maintained our industry-leading crediting rates of 4.5% to 5.1% across all whole life policies (see Block 2 on your statement)
- Our exclusive Survivor Assistance Services (SAS) continues to provide comprehensive support to beneficiaries
- We expanded our digital services to improve your Member experience online when you apply for a policy for yourself or your family members

**Key Items for Your Review:**

- **Family Coverage Options:** Our life insurance options extend to spouses, children, and grandchildren of AAFMAA Members. For details on expanding your family's coverage, visit [aafmaa.com/militaryfamily](https://aafmaa.com/militaryfamily) or reach out to one of our Membership Coordinators by phone.
- **Beneficiary Information:** Your current beneficiary is listed at the bottom of your statement. This individual will receive your policy's benefits when you pass away. If you need to make updates, please contact us at (800) 522-5221.
- **Staying Connected:** To receive timely updates and communications, keep your contact information current. You can update your address, phone number, and email in our Member Center at [connect.aafmaa.com](https://connect.aafmaa.com), or by reaching us at (800) 336-4538 or via email at [PolicyServices@aafmaa.com](mailto:PolicyServices@aafmaa.com).

**Expanded Services Through AAFMAA Subsidiaries:**

AAFMAA Mortgage Services LLC (AMS) and AAFMAA Wealth Management & Trust LLC (AWM&T) offer customized mortgage options, financial planning, and investment management. Visit [yourmilitarymortgage.com](https://yourmilitarymortgage.com) for AMS and [aafmaatrust.com](https://aafmaatrust.com) for AWM&T to explore these specialized services.

Our strength comes from our mission to help ensure the financial security and independence of the members of the American Armed Forces Community by providing insurance and other benefits. Help us grow our Membership by telling your military friends and family members about our valuable, affordable and trusted products and services.

Thank you again for your trust in AAFMAA. We look forward to supporting you and your loved ones throughout 2025.

Proudly serving our Members,

Michael J. Meese, Ph.D., FLMI, BG USA Retired  
President

# More of What Your Military Family Needs, for Life

- ✓ Every benefit.
- ✓ Every age.
- ✓ Every term.



All families grow and change over time — from just starting out in service, to enjoying mid-career opportunities, to planning for the future beyond military service. Your current AAFMAA life insurance protection should change along with you to ensure you always have enough for what your life looks like “now” — and to prepare for any additional changes to come in the years ahead.

## Mid-Career



**Want more coverage than SGLI?** Take advantage of a low-cost option that can be converted to **Five-Year Renewable Term or Value-Added Whole Life** without medical underwriting.

Level Term I\*: [aafmaa.com/levelterm1](https://aafmaa.com/levelterm1)

## New Military



### Know any young active servicemembers?

Introduce them to the AAFMAA Membership benefits you enjoy, with \$100k of coverage beyond SGLI — no matter where their duty takes them.

BeyondBasic®\*: [aafmaa.com/beyondbasic](https://aafmaa.com/beyondbasic)

## Spouse & Kids



**No family coverage yet?** Start yours off with affordable term life. It's available to any military-affiliated person between ages 25-74. No medical exam required, just answer a few quick questions.

Simple Term\*: [aafmaa.com/simple](https://aafmaa.com/simple)



**Are you a parent or grandparent?** Provide up to \$50,000 coverage for your kids or grandchildren, ages 15 days to 14 years — it automatically doubles to \$100,000 when they turn 18.

Generations Plus\*: [aafmaa.com/genplus](https://aafmaa.com/genplus)

## Veteran & Retired



**Nearing retirement?** Enjoy comprehensive whole life coverage while growing cash value at an industry-leading crediting rate.

Wealth Builder Life Insurance\*: [aafmaa.com/wbli](https://aafmaa.com/wbli)



**Already retired?** Create a stream of income from your retirement savings that you can't outlive — without any upfront fees, commissions or hidden charges.

ANNUITYLife®\*: [aafmaa.com/al](https://aafmaa.com/al)



### Term life policy expiring — or do you need guaranteed whole life coverage?

Maintain peace of mind for the future with protection your survivors can count on.

Final Expense+\*: [aafmaa.com/finalexpense](https://aafmaa.com/finalexpense)

## AAFMAA Is Your Best Option

As an AAFMAA Member, you already have the benefit of our exclusive Survivor Assistance Services to ensure your family receives all of the benefits you've earned through your service. Want more coverage for your loved ones, get a quick quote on family options at [aafmaa.com/militaryfamily](https://aafmaa.com/militaryfamily), or contact a Membership Coordinator at 877-398-2263 to find the right solution.

\*View policy descriptions on [aafmaa.com](https://aafmaa.com) for full terms and conditions.



[aafmaa.com](https://aafmaa.com)