



Value-Added Whole Life

Affordable permanent protection.



Military, Veteran, & Family Eligibility:

- ✓ Active, Guard, Reserve, Veterans, up to age 80
- ✓ Military/Veteran Spouses & Children, up to age 80
- ✓ Member Grandchildren, under age 26

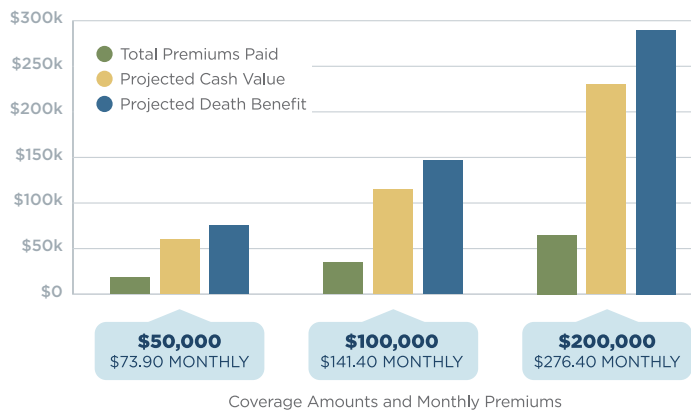
Protection without Expiration

Secure a customized Value-Added Whole Life insurance plan to provide peace of mind through every stage of life. You'll also gain the advantage of growing tax-deferred cash value at a great crediting rate with every premium payment you make, plus all the benefits of Armed Forces Mutual Membership.

Grow Cash Value Tax-Deferred

Make the most of what you have now for the future.

Premiums at Work: Building Wealth Over Time



Example 35-year values of a 20-year payment plan for a policy issued at age 45, at 5.0%* APR. Subject to complete terms and conditions of the policy.

Why Choose Value-Added Whole Life?

- Premium never increases
- Available in \$5,000 increments, \$10,000-\$1,000,000
- Grow cash value at 4.75% current crediting rate for 2026*
- No hidden fees or surrender charges
- 100% money-back guarantee
- Includes Long-Term Care Settlement Option
- Exclusive Survivor Assistance Services

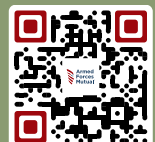
Policy Benefits You Need

You've got options to use your plan the way you want:

- Borrow up to 75% of your accumulated cash value, without fees or charges.
- Your money is always yours, even if you choose to surrender all or any part of your policy.
- Make your policy premium payments monthly, quarterly, or annually — whatever is most convenient.
- Spread the cost of your policy over your lifetime, or pay it up after 30, 15, or 7 years.
- Purchase with a one-time, lump-sum premium payment to turn inheritance or windfall income into tax-advantaged financial security.**



Scan to
Get a Quote or
Apply Today





More Than Just Life Insurance

Since 1879, we've served military families through every stage of life — from active duty to civilian careers, to supporting survivors. When you choose Armed Forces Mutual, you join a nonprofit association of military families navigating similar life experiences. Your Membership connects you with exclusive resources for career transition, financial planning, and many other opportunities with fellow Veterans.

Lifelong Support You Deserve

Take advantage of everything an Armed Forces Mutual Membership offers:

- Protection for your family
- Compassionate guidance
- Military benefits expertise
- Exceptional financial solutions

Your Survivors Can Count on Us

When you choose Armed Forces Mutual Life Insurance, you can depend on more than just a policy. You gain:

- Peace of mind
- Guidance and support your loved ones need
- Dedicated Survivor Assistance Services team to lead them through the claims process
- Assurance your survivors will receive all the benefits you earned through your service

You Are Why We're Here

Our Mission

Provide insurance and other benefits that help protect the financial security and independence of the American Armed Forces Community.

Our Vision

Become the premier provider of insurance, financial, and survivor services to the American Armed Forces Community.

Our Values

Integrity: Sustain trust through honesty, accountability, and fairness in actions and decisions.

Compassion: Understand, empathize, and take action to help Members and Families.

Protection: Provide products that help safeguard the financial futures of Members and Families.

Honor: Respect, value, and support the Armed Forces Mutual Team, Military, Veterans, and their Families.

Innovation: Cultivate continuous, creative, and purposeful change to improve efficiency and effectiveness.

Get the Coverage You Need Today



Online: armedforcesmutual.com/vawl

Call: 844-699-3075

Email: membership@armedforcesmutual.com

Armed Forces Mutual does not provide tax or legal advice. Always consult with your financial professional before purchasing or surrendering a whole life policy to understand your specific tax implications.

*NOT guaranteed, subject to change.

**Special tax implications may apply. Seek professional tax advice.

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.

