

## Make the Most of What You've Got

Looking for a way to grow your retirement savings, with flexible options for how to use the money? Wealth Builder Life Insurance is available in increments of \$10,000 up to \$1,000,000, with a 5.0% crediting rate\*, no upfront fees, market risk, or medical exam — and taxes are deferred.

Look below for answers to our most frequently asked questions about the policy. If you have further questions, let us know. We'll be happy to assist you at [844-699-3075](tel:844-699-3075).

## Understanding the Benefits of Wealth Builder Life Insurance

### How can I access my Wealth Builder Life Insurance cash value?

To access your cash value, simply take out a policy loan or surrender your policy to receive all of your money back — both premium paid and interest earned. Before age 59-½, you will generally have to pay a 10% IRS penalty on the interest earned. Alternatively, you may convert your policy into a lifetime annuity payment after holding it for 10 years.

### What are the potential tax implications of accessing my cash value?

All Wealth Builder Life Insurance policies are **Modified Endowment Contracts (MECs)** and subject to TAMRA. You may own any number of Wealth Builder Life Insurance policies, in increments of at least \$10,000 each, up to a total combined face value of \$1,000,000.

If you decide to cash surrender one or more Wealth Builder Life Insurance policies purchased during the same calendar year, you will pay taxes on the interest earned for all of the policies you own — even those you do not surrender, which remain in force. When you cash surrender subsequent policies, since you have already paid some or all of the taxes, you will pay less tax on the gain for those policies.

Ultimately, the amount of total taxes on the policies surrendered will be roughly the same because the tax basis of the subsequent policies will be increased to reflect the taxes already paid. This will not have an impact on policies that are annuitized, if all policies are surrendered simultaneously, or in the event of the policy owner's death.

Always consult a qualified tax professional regarding your taxes.

## What are Wealth Builder's tax advantages?

There are multiple tax advantages built into this policy: cash value grows tax-deferred, death benefits are generally income tax-free to beneficiaries, and policy loans can provide tax-advantaged access to your money during retirement.

## What is guaranteed about my Wealth Builder Life Insurance policy?

Your Wealth Builder Life Insurance policy is guaranteed to earn a minimum crediting rate (specified in your policy) less administrative charges for mortality and expenses. The graded death benefit only applies to policies issued to Members ages 78 and higher and will pay 90% of the initial death benefit in year one, 95% in year two, and 100% in year three, and thereafter.

## How much does Wealth Builder Life Insurance cost?

When you buy a Wealth Builder Life Insurance Policy, you pay a one-time, net single premium of \$750 per \$1,000 of death benefit. Policies can range from \$10,000-\$1,000,000 of coverage.

Armed Forces Mutual Wealth Builder Life Insurance is a life insurance policy. This is not long-term care insurance.

Subject to the terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by Armed Forces Mutual, a policy is issued, and you pay the required premium. No war, aviation, or terrorist clause. All policies include Survivor Assistance Services.

\*Armed Forces Mutual's crediting rate for Wealth Builder Life Insurance is currently 5.0% for 2026, minus an administrative cost, currently 0.75% for a net current return of 4.25%. This rate is not guaranteed and is subject to change. The guaranteed crediting rate is 2.5%, minus the administrative fee for a net guaranteed return of 1.75%.

Wealth Builder Life Insurance policies are Modified Endowment Contracts (MECs) subject to the Technical and Miscellaneous Revenue Act of 1988 (TAMRA). Under TAMRA, you may owe taxes and penalties if you surrender or take a loan against the cash value in your Wealth Builder Life Insurance policy. [Please read important tax information here.](#) Armed Forces Mutual does not provide tax advice. If you have questions about the tax implications of this product or other life insurance products you own, please consult a qualified tax professional.

The U.S. Government does not sanction, recommend or encourage the sale of this product. Subsidized life insurance may be available from the Federal Government.