Armed Forces Mutual®

5-Year Renewable Term Life Insurance

Flexible, incremental coverage.

Eligible for Coverage:

- ✔ US Military, ages 45-70
  - Active Duty, Guard, and Reserves
  - Veterans
- ✔ Military Spouses, ages 45-70

Stay Protected, 5 Years at a Time

You don't have to rush to make a long-term decision. Give yourself some breathing room while you think about all the options available to protect your family. Take advantage of 5-Year Renewable Term's affordable, short-term plan that will keep you covered for now. You'll secure a competitive rate for life insurance coverage, starting from $50,000 up to $800,000, which you can adjust to suit your changing financial needs before the term ends, as long as you're between the ages of 45 and 70 at the time of renewal.

No Long-Term Commitment Required

Get the coverage you need for your short-term plans. 5-Year Renewable Term is ideal for servicemembers transitioning out of the military, Veterans who need time to evaluate their longer-term insurance needs, or anyone who wants affordable coverage without a long-term commitment.

Benefits at a Glance

$50K–$800K Coverage

Substantial protection values at affordable rates — better than Veterans Group Life Insurance (VGLI) on both counts.

Short-Term Commitment

5-Year terms you can renew mean you're not locked in forever, but you're protected and you have options.

Time to Decide

Get the space you need to determine the best way to protect your family long-term.

Scan to Get a Quote or Apply Today

You Don't Just Get a Policy. You Get Membership.

When you choose 5-Year Renewable life insurance, you join a nonprofit association of military families that's served this community since 1879. Your Armed Forces Mutual Membership connects you with exclusive resources, financial education tools, career networking opportunities, and a variety of other benefits made to meet the unique challenges and opportunities of military life.

Valuable Protection on Your Own Terms

You know you need to be well-protected today, but if you're not ready to settle into a policy for the long haul, 5-Year Renewable Term can be your ideal match. You'll be able to take your time and evaluate longer-lasting insurance options without leaving your family unprotected. Whether you're transitioning from military service, your existing term policy is expiring, you're between jobs, or you simply need space to make important financial decisions, this plan can provide the affordable protection you're looking for.

Secure Your Family with More Than VGLI's Standard

With 5-Year Renewable Term, Veterans in good health can get more protection for their family at a better rate than VGLI offers. That can really make a difference during times of transition — even though, just like VGLI, your premium for 5-Year Renewable Term will increase when you renew, you'll enjoy the opportunity to get up to $800,000 in coverage to depend on, compared to VGLI's $500,000 maximum.

Your Survivors Can Count on Us When You're Gone

Your Armed Forces Mutual policy comes with peace of mind, knowing your loved ones will receive guidance through the claims process and supportive resources during their most difficult time. Our dedicated Survivor Assistance Services team will ensure they receive all the benefits you earned through your service and the care they deserve — for the rest of their lives.

Get the Coverage You Need Today

Learn more about 5-Year Renewable Term life insurance and apply at armedforcesmutual.com/renewable. Or contact us to discuss your options at 844-699-3075 or membership@aafmaa.com.

Armed Forces Mutual®

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