Armed Forces Mutual®

ANNUITYLife®

A secure retirement income solution.

Eligible for Coverage:

- US Military Retirees, Veterans, and their Spouses
- Surviving Military Spouses (Widows and Widowers)
- Those approaching, or in, retirement with savings they want to convert to a stream of income, such as RMDs, investments in higher risk assets, proceeds from inheritance or asset sales

Create an Income Stream You Can't Outlive

Do more than protect your financial future, secure it with a better alternative to traditional annuities, designed exclusively for Veterans and military families. Anticipating and preparing for your retirement is critical to ensuring your financial security — and annuities can offer the stable peace of mind you need. ***ANNUITY***Life® is a safe and affordable way to get secure, lifetime income from your retirement savings, without the concerns you might have about traditional annuities.

Take Charge of Your Retirement Plans

ANNUITYLife is a Modified Endowment Contract (MEC) that allows premiums to be paid into a life insurance policy more quickly than normal. MECs grow tax-deferred and provide a tax-free death benefit, making them a beneficial alternative to traditional annuities. When you annuitize, you convert your investment into a guaranteed income stream that ensures your money lasts as long as you do.

Everything You Want from an Annuity. Nothing You Don't.

A confident, secure retirement takes careful planning, preparation, and consideration. Common concerns, such as ensuring your money is there when you need it, and that you maintain control, often come into play when you consider an annuity for retirement income. ***ANNUITY***Life is a safe, affordable solution the Veteran community has trusted for decades. Eliminate your worries about the future by creating a guaranteed stream of income you can't outlive that includes exclusive Membership benefits like Survivor Assistance Services and your own secure Digital Vault.

Scan to Get a Quote or Apply Today

The benefits are more than just life insurance.

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

Is *ANNUITY*Life® Really Better Than a Traditional Annuity? See for Yourself.

No commissions.
No hidden charges.

You're in control: Annuitize immediately and earn 3%

Before you annuitize, you've got options:

- Whole life insurance coverage with our Long-Term Care Settlement Option (LTCSO) included at no additional cost
- Should you need it, you can get back your initial premium investment with no surrender charges

You'll enjoy exclusive Member benefits, like Survivor Assistance Services that will be there for your family when they need them

*ANNUITY*Life® Compared with Traditional Annuity Options:

FEATURES	*ANNUITY*Life®	Traditional Annuities
Long-Term Care Settlement Option	✔	✖
Fees, Charges Commissions	NEVER	YES
You Control Your Money	✔	✖
Flexibility	✔	✖
Survivor Benefits	✔	✖
Early Withdrawal Penalties	NEVER	YES

Get the Coverage You Need Today

Learn more about ***ANNUITY***Life and apply at armedforcesmutual.com/al. Or contact us to discuss your options at 844-699-3075 or membership@aafmaa.com.

Subject to 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, terrorist clause. All policies include Survivor Assistance Services.

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

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