

# Final Expense+ Life Insurance

*Financial security your family deserves.*



## Eligible for Coverage:

- ✓ Age 65-85 US Military:
  - Veterans, Retirees, their Spouses and Children
  - Surviving Spouses (Widows and Widowers)
- ✓ Those who may not meet underwriting requirements or do not want to go through underwriting and do not have existing permanent coverage
- ✓ Those aging out of their term life insurance policies

## Protection Your Loved Ones Can Count On

Life insurance is an important part of creating a secure financial future — and, with Armed Forces Mutual, you purchase more than just a policy — you secure your legacy to provide for your family after you're gone. Final Expense+ protects your survivors from having to pay your final expenses, outstanding debts, or medical bills out of pocket — you won't leave behind financial challenges for them to deal with on their own.

## Government and Military Benefits Only Go So Far

You may think your family will receive the resources they need from the benefits and entitlements you've earned through your service, but that's not the full picture of what life without you will look like.

When you're gone, your survivors will face:

- Military benefits and entitlements, including Military Retired Pay, Social Security, and VA Disability benefits stop at your death.
- Survivor Benefit Plans, if elected, can take up to 90 days to establish.

- VA burial allowance is only available to survivors of Veterans with a rating of 10% or more and are payable at the rate of \$978 for a non-service-connected death, up to \$2,000 for a service-connected death. An additional \$978 plot allowance for burials is available for non-VA national cemeteries.
- Bank accounts may be frozen or inaccessible immediately after your passing, and your Social Security death benefit is only \$255.

## Final Expense+ Is Guaranteed Coverage, No Medical Exams Required

As an Armed Forces Mutual Member, you gain the security of permanent life insurance coverage plus exclusive Membership benefits. Find the option that suits your family's needs and budget. Gain the confidence and security of a permanent life insurance policy that is affordable and easy to fit into your budget.

Maximum benefits, affordable price:

- Permanent protection to cover your final expenses
- Coverage from \$5,000 up to \$25,000
- Affordable premiums that are locked in at issuance and will never change
- Membership benefits for life, including Survivor Assistance Services and a secure, 24/7-accessible Digital Vault for essential document storage

Scan to  
Get a Quote or  
Apply Today





## No medical exams. Locked-in premiums. Acceptance guaranteed.

Give yourself and your loved ones a lifetime of value from the financial solutions provider trusted by the military community since 1879. As you age, especially when you start planning for the end of your life, qualifying for life insurance you can afford becomes increasingly difficult. Final Expense+ is a life insurance policy for Veterans aged 65-85 that guarantees you'll be accepted\* with no medical questions and fast approval — plus you'll get all the benefits of Armed Forces Mutual Membership. Apply today for fast approval and protection for your loved ones' future.

### Apply Today, Get Approved Today

Eligible applicants will be approved fast and easy.

- You will be conditionally approved immediately upon submitting your completed application. Following ID and eligibility verification, we will issue your policy, usually within one business day.
- Death benefits are limited to 110% of total premiums paid in the first two policy years except for qualifying accidental deaths, in which case the death benefit is equal to the face amount.

### Examples of Monthly Premiums for Final Expense+

COVERAGE	MALE			FEMALE		
	65	75	85	65	75	85
\$5,000	33.53	50.46	64.21	24.91	39.82	54.00
\$10,000	67.06	100.92	128.42	49.81	79.63	108.00
\$15,000	100.59	151.37	192.62	74.71	119.45	162.00

Scan the QR code on the reverse side to get a customized quote.

### The Benefit of Survivor Assistance Services

Caring for survivors is firmly rooted in our history as an essential value we continue to hold. When you purchase a Final Expense+ policy, you gain lifetime access to our exclusive Survivor Assistance Services — one of the best values in final expense life insurance. A Survivor Assistance Counselor will assist your family after you pass away to ensure they receive all the military and government benefits and entitlements you earned through your military service. You'll have peace of mind right now knowing that your loved ones will be led personally by an expert through the entire process.

### Coverage and Protection You Need, with No Medical Requirement

Concerned about medical requirements holding you back from qualifying for a life insurance policy? Looking for a more affordable option to give you the coverage you need? Final Expense+ may be the answer to get the confidence and security you need in planning for the future, with none of the underwriting requirements or medical exams other policies require.

### Get the Coverage You Need Today

Learn more about Final Expense+ and apply at [armedforcesmutual.com/finalexpense](http://armedforcesmutual.com/finalexpense). Or contact us to discuss your options at **844-699-3075** or [membership@aafmaa.com](mailto:membership@aafmaa.com).



Exclusions and Limitations: Important: Death benefits are limited to 110% of total premiums paid in the first two policy years except for qualifying accidental deaths, in which case the death benefit is equal to the face amount.

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.

