Armed Forces Mutual®

Generations Plus
Life Insurance

Secure their future.

Eligible for Coverage:

- ✔ Member children and grandchildren, ages 15 days–14 years

Give a Gift That Grows

Your children and grandchildren may be too young to realize it right now, but having a life insurance policy in place that helps secure their financial future is one of the best gifts they will ever receive. What makes it even better is that, with Generations Plus, their coverage is locked in at a lower premium that will remain the same over the years, even when their protection doubles at age 18. Not to mention, they'll remain insurable over the years, regardless of future health conditions, giving them access to the exclusive benefits of Armed Forces Membership for as long as they maintain their coverage.

A Small Investment Today Provides a Lifetime of Protection

Generations Plus is more than just life insurance — it's a financial foundation that grows as the children in your family grow. You'll be starting them on a path to financial literacy and security that will serve them throughout their lives. And, once they've grown, they will have guaranteed purchase options (see chart on pg. 2) to buy up to double their initial coverage amount four separate times in their life — at ages 21, 25, 30, 35, and/or 40 (premiums determined at application). If they elect to fully exercise each opportunity, they will have 10 times the initial insurance value of the policy you originally purchased for them — regardless of any health concerns they may develop over time.

Practicality Meets Compassion

From a realistic perspective, in addition to emotional devastation, parents can face significant expenses in the event of a child's death, with the cost of a full-service funeral that can exceed $10,000. Purchasing insurance for children and grandchildren helps alleviate the substantial financial burdens of a family coping with a tragic loss.

Scan to Get a Quote or Apply Today

It's not just a policy. It's Membership.

When you choose Generations Plus life insurance for your children and grandchildren, you secure their access to a nonprofit association of military families that's served this community since 1879. As they grow, they gain exclusive resources, financial education tools, career networking opportunities, and a variety of other benefits that can serve them throughout their lives.

Coverage Grows with Them

Generations Plus provides $10,000 to $50,000 of permanent life insurance coverage for your child or grandchild with premiums locked in at today's low rates. When they turn 18, their coverage amount automatically doubles with no premium increase — giving them twice the protection at the same cost. This growing coverage creates a foundation of financial security that follows them throughout their life stages, from childhood through adulthood, regardless of their future career path.

Example Coverage

Coverage Amount	At Age 18 (coverage doubles with no premium increase)	By Age 35 or 40 (if all four guaranteed purchase options are executed)
$10,000	$20,000	$100,000
$15,000	$30,000	$150,000
$20,000	$40,000	$200,000
$25,000	$50,000	$250,000
$30,000	$60,000	$300,000
$40,000	$80,000	$400,000
$50,000	$100,000	$500,000

Pass Down Exclusive Benefits

The Armed Forces Mutual Membership benefits you enjoy now will live on with your next generation when you secure them in their younger years. Even if your children or grandchildren don't serve in the military, they'll have access to all our exclusive products and services as long as their policy remains active. This includes the ability to purchase additional life insurance at preferred rates, access to mortgages, wealth management services, and other financial solutions typically reserved for the military community — a legacy of benefits that extends far beyond the policy itself.

Get the Coverage You Need Today

Learn more about Generations Plus life insurance and apply at armedforcesmutual.com/generations. 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.