

# Level Term II Life Insurance

*A smart choice for changing times.*



## Eligible for Coverage:

- ✓ US Military, ages 18-75
  - Active Duty, Guard, and Reserves
  - Veterans
- ✓ Military Spouses and Children, ages 18-75
- ✓ Member Grandchildren, ages 18-26

## This Is the Superior Protection You've Earned

Military service taught you to be prepared — your life insurance should match that forward-thinking mindset as you build your next chapter. Get the strategic coverage that adapts to your evolving career and growing responsibilities. You've got more to protect now — Level Term II can cover it all at a price that fits your budget.

## Secure the Right Level of Coverage for You and Your Family

Take advantage of everything Level Term II life insurance offers:

- **Up to \$1,000,000 Coverage:** Substantial protection beyond SGLI/VGLI limits at more affordable prices.
- **Competitive Rates:** Qualified applicants get the most competitive premiums available.
- **Up to 30 Years of Protection:** Customize your term to match your needs.
- **Throughout Your Military Life:** Seamless protection during your military career and after you return to civilian life.

## Cover All Your Working Years

This could be the only term life insurance policy you need to protect your family through all of your earning years. Throughout the policy term you choose, from 5 years to 30 years, your Level Term II premium will never increase and the death benefit will never decrease. You'll stay protected with as much coverage as you need — up to \$1,000,000 — when you need it.

Qualified applicants pay premiums based on factors including age, health, and lifestyle. While Level Term II rates may be higher depending on an individual's circumstances, our underwriting process is designed to offer competitive premiums tailored to military families.

## Examples of Monthly Premiums for Level Term II at the Best 10-Year Rate\*

COVERAGE	MALE			FEMALE		
	45	50	55	45	50	55
\$100,000	\$7.40	\$10.20	\$15.50	\$6.70	\$8.70	\$12.20
\$250,000	\$14.00	\$21.00	\$34.25	\$12.25	\$17.25	\$26.00
\$500,000	\$25.00	\$39.00	\$65.50	\$21.50	\$31.50	\$49.00

\*Rates may be higher depending on individual age, health, and lifestyle. Subject to complete policy terms and conditions.

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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 Level Term II, 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.

### Coverage Tailored to You

Whether you're advancing in your military career, preparing for civilian transition, or enjoying your second career as a Veteran, you deserve competitive, affordable rates, with coverage up to \$1,000,000.

Unlike life insurance options from the government, Level Term II provides higher coverage limits, lower premiums than VGLI, and predictability throughout career moves and growing financial responsibilities. By securing Level Term II coverage now, you lock in fixed premiums for up to 30 years.

### Compare Level Term II to VGLI

When considering your options, keep in mind that VGLI rates change over time. Ours don't.

Comparison to VGLI's \$500,000 Coverage		
20 Years of VGLI, Starting at Age 45**	20 Years of Level Term II, Starting at Age 45***	Savings with Armed Forces Mutual
\$54,900	\$14,160	\$40,740

\*\*VGLI cost calculated using the monthly premiums.

\*\*\*Based on Armed Forces Mutual's Male, Select non-nicotine rates. Rates vary depending on underwriting.

### Flexible Terms Aligned with Your Life Goals

Choose anywhere between 5- and 30-year terms to align your coverage with major life milestones — whether that's raising children, paying off a mortgage, or building your post-military career. This flexibility allows you to secure appropriate coverage during your highest-responsibility years without paying for protection beyond when you need it.

Your coverage amount and premium remain level throughout your selected term, providing consistent protection when your family depends on it most. Moreover, Level Term II has an Annual Renewable Option at the end of your policy term, which allows you to continue your coverage all the way to age 100 with new rates set at the time of your renewal.

### Get the Coverage You Need Today

Learn more about Level Term II life insurance and apply at [armedforcesmutual.com/ltii](https://armedforcesmutual.com/ltii). Or contact us to discuss your options at [844-699-3075](tel:844-699-3075) or [membership@aafmaa.com](mailto:membership@aafmaa.com).



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