Armed Forces Mutual®

Level Term I
Life Insurance

Complete, affordable protection.

Eligible for Coverage:

- Active Duty and Veterans
- Current and Veteran Military Spouses
- Member Children, ages 18-49
- Member Grandchildren, ages 18-26

Get More Than SGLI, for Less Than You May Think

The basic protection you have with Servicemembers Group Life Insurance (SGLI) offers a certain level of security during your time in service, but it likely is not enough to fully cover your family's future needs — and it ends when you leave the military. Level Term I from Armed Forces Mutual is an affordable way to supplement that protection and ensure your family is adequately secured. You can get up to $800,000 of additional coverage that continues regardless of your career path or deployment status, even after you transition out of the service, making it a smart, reliable solution for your military family.

Lock in a Lower Rate When You're Younger

Securing coverage early in your career is one of the most important financial moves you can make. Your Level Term I premiums never increase, which means you can lock in a lower rate while you're younger and healthier. Think ahead and you'll save more money over time and maintain your insurability before you experience potential deployments or career hazards that might affect your future insurance options.

Get Financial Protection That Fits Your Military Career and Future Civilian Life

$50K-$800K Coverage

Fill the gaps left by SGLI and fully cover your family with customized protection.

Rates Never Increase

Lock in affordable premiums early in your career.

Conversion Options

Flexibility to convert to another policy or coverage amount as your life changes.

Post-Military Protection

Coverage continues after you leave service, so you can count on it now and in the future.

Scan to Get a Quote or Apply Today

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

When you choose Level Term I, 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.

Adapt Your Policy When You Need To

Your life will change significantly throughout your military career and beyond. Level Term I grows with you through guaranteed conversion options:

- You can convert up to 100% of your coverage to a Value-Added Whole Life policy at any time, regardless of health changes — an important option if you want to stay protected for all the years ahead. You'll gain secure lifetime coverage that also grows a tax-deferred cash value, with no hidden fees.
- Prior to age 48 (age 38 for nicotine users), you can convert up to 100% of your coverage to a 5-Year Renewable Term plan without additional medical underwriting, for $50,000 to $800,000 of protection you can adjust every 5 years between the ages of 45 and 70 at renewal.

Your Survivors Can Count on Us When You're Gone

No matter what the future holds, you can depend on more than just a policy when you choose Level Term I. You'll gain peace of mind knowing your loved ones will have the guidance and support they need — for the rest of their lives. Our dedicated Survivor Assistance Services team will lead them through the claims process during their most difficult time, ensuring they receive all the benefits you earned through your service, and the care they deserve.

Get the Coverage You Need Today

Learn more about Level Term I life insurance and apply at armedforcesmutual.com/lti. 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.

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