

Military Spouse Life Insurance

Smart protection for families.

Eligible for Coverage:

- ✓ Active, veteran, and retired military spouses
- ✓ All ages, 18+; dependent on product selection

You Want the Best for Your Family. You Can Have It.

When it comes to securing your family's future, you've got a couple of options — and it's important to understand each of them well so you can determine which one makes the best sense for you. Your first step is to secure term or whole life insurance coverage, or both. Here's what these plans look like:

Term Insurance

Term life insurance is the most popular kind of coverage available, and it can be the most affordable. Depending on your age and other health factors, you can get up to \$1 million dollars of coverage by paying just a few dollars a month. This premium keeps you protected for a defined period, from 5 to 30 years, or anywhere in between. Most military families buy larger term policies to protect from loss of income in the case of an unexpected early death.

Term life insurance is:

- Budget-friendly, but coverage expires when the term ends.
- Can cover an unexpected loss during your family's growing years.
- Good for families with financial obligations, such as mortgages, childcare, and education.

Whole Life Insurance

Whole life coverage protects your loved ones in one of the most important ways if the unthinkable should occur — by providing peace of mind. While these policies feature higher premiums, those premiums will never go up, and your money has an opportunity to build cash value with protection that is designed to last an entire lifetime. Many military families buy smaller whole life policies to ensure they have guaranteed coverage for life protecting their loved ones from their final expenses.

With whole life insurance:

- You lock in an affordable premium by applying early, since initial premium prices increase as you age.
- Your premium payments belong to you and build cash value that you can borrow against or cash out at any time without any Armed Forces Mutual penalties or fees.
- You can access the death benefit while you're still alive to help defray long-term care costs.

Securing a combination of both term and whole policies can help ensure you have exactly the coverage your family needs, when they need it.

Scan to
Get a Quote or
Apply Today





You're always there for your family. We're always here for you.

As a military spouse, you can't know what the future will bring, but you can ensure your family is financially secure through all of life's changes. From deployments to PCS moves to transitioning back to civilian life, Armed Forces Mutual life insurance offers protection and support you can depend on to keep your loved ones safe and your finances strong — no matter what.

Your Value to Your Loved Ones Cannot Be Replaced. But It Can Be Protected.

It may be hard to imagine how much you mean to your family, but in the event of your death, the impact of your loss would be immense. Military spouses take on many roles above and beyond work outside the home: Financial Manager, Facilities Manager, Caregiver, Logistics Analyst, Chef and Server, Housekeeper, and so much more. With all those responsibilities, it's easy to see how your financial contribution to your family could be \$200,000 a year or more. When you're no longer there, at a time when your family is mourning you, their financial security and standard of living could be in jeopardy.

Even if you already have SGLI spouse coverage, you can only purchase up to \$100,000 of protection, which likely wouldn't be enough to meet your family's needs without you — and it ends when your family transitions out of the military.

Don't leave your family at risk. From term insurance to whole life, now is the time to secure affordable Armed Forces Mutual protection, with coverage and Member benefits that can stay with you for life.

Could Your Family Use a \$5,000 Boost?

Your serving spouse may qualify for the Armed Forces Mutual CAP Loan to help fund whatever your family may need — from PCS moves to higher education expenses to paying off debt. It's a \$5,000 personal loan with a fixed 2.5% APR and 60 months to pay it off. No collateral. No prepayment penalty.*

Eligibility

- Active Duty, Guard or Reserve servicemembers in ranks E-4 to O-5, including Warrant Officers, and recently separated Veterans from those ranks within one year of transition.
- Armed Forces Mutual Members in good standing, with at least \$250,000 term life insurance, \$25,000 whole life insurance, or \$100,000 of BeyondBasic® life insurance in force.

Learn more at armedforcesmutual.com/CAP.

Get the Coverage You Need Today

Learn more about our Military Spouse Life Insurance and apply at armedforcesmutual.com/spouses-families. Or contact us to discuss your options at [844-699-3075](tel:844-699-3075) or membership@aafmaa.com.

*The CAP Loan is a benefit of Armed Forces Mutual Membership. You must meet certain requirements to qualify. Subject to credit verification. Learn more at armedforcesmutual.com/CAP.

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. The appearance of U.S. Department of War visual information does not imply or constitute DoW endorsement.

