

Simple Term Life Insurance

Easy and affordable.



Eligible for Coverage:

- ✓ US Military, ages 25-74
 - Active Duty, Guard, and Reserves
 - Veterans
- ✓ Military Spouses and Children, ages 18-74
- ✓ Member Grandchildren, ages 18-26

Uncomplicated, Reliable Coverage

Military life may be challenging, but securing your family's financial future without the hassle and expense that comes with traditional life insurance policies isn't. Simple Term lives up to its name with a streamlined application process.

Just answer five basic health questions and you could be protected by up to \$200,000 of coverage without a physical exam or medical test. As soon as your application is complete and approved, you'll gain all the benefits of Membership, including:

- Our Survivor Assistance Services
- Your own secure Digital Vault
- Free access to financial education resources

A Smart Choice for Almost Everyone

Simple Term is ideal for busy servicemembers and Veterans who need additional protection without the time-consuming process typical of traditional life insurance. It's a suitable supplement SGLI for active-duty servicemembers who need additional coverage, and it's typically more affordable than VGLI for non-smoking Veterans. Moreover, it offers the flexibility to select the right amount of protection for your family — in \$50,000 increments — and consistent, reliable coverage when your loved ones need it most.

Simple Term at a Glance



Up to \$200K Coverage

Choose \$50K, \$100K, \$150K, or \$200K protection. Simple as that.



No Medical Exam

Just 5 basic health questions to qualify.



Immediate Coverage

Protection begins as soon as you're approved.



Member Benefits

Access exclusive Armed Forces Mutual advantages.

Scan to
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 Simple Term, 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.

Competitive Rates Make This Coverage Easy

Our competitive Simple Term rates adjust in five-year age brackets, from age 25 to 74. For non-smokers, it's more affordable than VGLI, making it an excellent option for Veterans transitioning out of service. If you're currently serving, Simple Term provides an affordable way to supplement your SGLI coverage and fill potential protection gaps for your family's financial security.

Examples of Monthly Premiums for Simple Term

Male Monthly Premium (No Nicotine)				
Issue Age	\$50,000	\$100,000	\$150,000	\$200,000
25-29	\$5	\$9	\$14	\$18
30-34	\$6	\$11	\$16	\$22
35-39	\$7	\$13	\$19	\$25
40-44	\$8	\$15	\$22	\$29
45-49	\$11	\$20	\$30	\$40
50-54	\$15	\$28	\$41	\$54

Rates subject to complete terms and conditions.

Secure Your Future without the Hassle

Your service deserves financial solutions that are easy to get, easy to afford, and easy to keep. Simple Term makes it easy to get started with meaningful security for your loved ones without a long or complex process. If you want to keep your future security simple, this is the policy you need.

Female Monthly Premium (No Nicotine)				
Issue Age	\$50,000	\$100,000	\$150,000	\$200,000
25-29	\$4	\$7	\$11	\$14
30-34	\$5	\$9	\$14	\$18
35-39	\$6	\$11	\$16	\$22
40-44	\$7	\$13	\$19	\$25
45-49	\$10	\$18	\$27	\$36
50-54	\$14	\$26	\$38	\$50

Get the Coverage You Need Today

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



The US Government does not sanction, recommend or encourage the sale of this product. Subsidized life insurance may be available from the Federal Government.