

Value-Added Whole Life

Affordable permanent protection.

Eligible for Coverage:

- ✓ Active Duty, National Guard, Reserve, Veterans, Retirees up to age 80
- ✓ Member Spouses up to age 80
- ✓ Member Children up to age 80
- ✓ Member Grandchildren under age 26

Build a Legacy That Endures for Generations

Looking for financial security that will last for the years ahead? Secure a customized Value-Added Whole Life (VAWL) insurance plan to provide peace of mind through every stage of life. You'll also gain the advantage of growing tax-deferred cash value at a great crediting rate with every premium payment you make, plus all the benefits of Armed Forces Mutual Membership.

Policy Basics & Member Benefits:

- Available in \$5,000 increments, from \$10,000 to \$1 million
- 4.75% current crediting rate for 2026*
- Premium never increases
- No Hidden Fees or surrender charges
- 100% money-back guarantee
- Includes Long-Term Care Settlement Option
- Secure Digital Vault for essential document storage
- Survivor Assistance Services included
- Financial readiness resources

Scan to
Get a Quote or
Apply Today



Adapt Your Policy to Meet Your Needs

You've got options to use your plan the way you want:

- Borrow up to 75% of your accumulated cash value, without fees or charges, and pay yourself back at a low interest rate.
- Your money is always yours, even if you choose to surrender all or any part of your policy.
- Make your policy premium payments monthly, quarterly, or annually — whatever is most convenient.
- Spread the cost of your policy over your lifetime, or pay it up after 30, 15, or 7 years.
- Purchase with a one-time, lump-sum premium payment to turn inheritance or windfall income into tax-advantaged financial security.**

Gain Smart Financial Rewards

Make your money work harder for you:

- Build your wealth, tax-deferred with every premium payment you make.
- Enjoy a financial resource you can access throughout your lifetime through policy loans or no-cost surrender.
- Pass along what your survivors need and efficiently transfer wealth to future generations.
- Your policy is guaranteed to earn a minimum crediting rate less standard mortality charges and expenses paid out of the earned crediting. Your premium payments are always 100% yours.





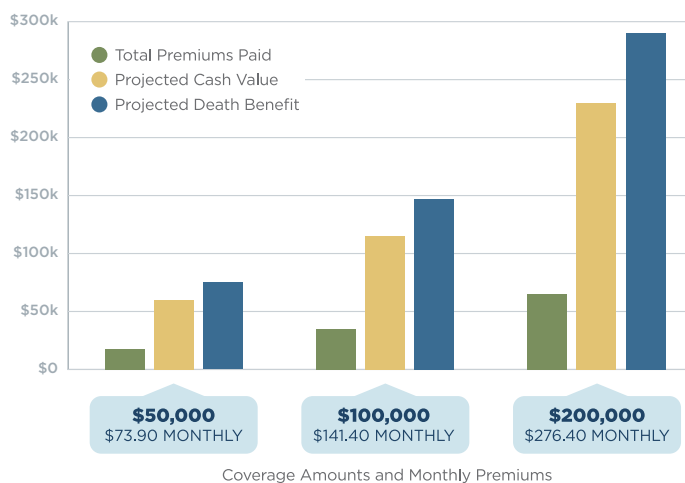
Choosing the Right Life Insurance Is Key to Future Financial Rewards

When securing lifelong protection for your loved ones, your choice of life insurance can provide a secure, long-term solution and peace of mind. Value-Added Whole Life Insurance is more than just protection for your family's finances — it's a commitment backed by more than a century of Armed Forces Mutual's service to those who serve. Make it part of your overall financial wellness plan and reap even more rewards, building guaranteed cash value that will be there for your family when you no longer are.

Grow Your Finances Over Time

Make the most of what you have now for the future, just by paying your premiums. For example, if your VAWL policy is issued to you when you're 45, based on a 20-year payment plan and projected annual crediting rate of 5.0%,* you could anticipate this result.

Values After 35 Years, Based on a 20-Year Payment Plan



Note: Subject to complete terms and conditions of the policy.

The Benefit of Survivor Assistance Services

Caring for survivors is firmly rooted in our history as an essential value we continue to hold. When you purchase a Value-Added Whole Life policy, you gain lifetime access to our exclusive Survivor Assistance Services — one of the best values in final expense life insurance. A Survivor Assistance Counselor will assist your family after you pass away to ensure they receive all the military and government benefits and entitlements you earned through your military service. You'll have peace of mind right now knowing that your loved ones will be led personally by an expert through the entire process.

Get the Coverage You Need Today

Learn more about Value-Added Whole Life and apply at armedforcesmutual.com/vawl. Or contact us to discuss your options at [844-699-3075](tel:844-699-3075) or membership@aafmaa.com.

Armed Forces Mutual does not provide tax or legal advice. Always consult with your financial professional before purchasing or surrendering a whole life policy to understand your specific tax implications.

*NOT guaranteed, subject to change.

**Special tax implications may apply. Seek professional tax advice.

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.

