

Wealth Builder Life Insurance

1 smart plan, 4 smart solutions.



Eligible for Coverage:

- ✓ Servicemembers and Veterans at or approaching retirement age
- ✓ Current Military Spouses
- ✓ Veteran and Surviving Military Spouses

Maximize Your Retirement for a Flexible Future

Preparing for your changing needs in retirement now will enable you to achieve more financial security in the years ahead. Start making your money work harder for you now with Wealth Builder Life Insurance — a policy that's 1 plan with 4 flexible retirement solutions built in, so you can use and access your savings as you choose — with no upfront fees, no market risk, deferred taxes, and no medical exam. Plus, it's available in \$10,000 face-value increments, from \$10,000 to \$1,000,000.

You can:

- Diversify your retirement mix and safely build your retirement savings
- Direct your funds easily to your changing needs
- Receive exclusive Survivor Assistance Services, with no hidden fees, restrictions, long-term commitments, or medical exam

Keep Your Savings Under Your Control



Permanent Life Insurance Coverage

Grows cash value, tax-deferred, at our industry-leading 5.0% crediting rate.*



Create Your Own Pension

Convert your cash value into a stream of income, with no fees after holding your policy for 10 years.



Long-Term Settlement Option

Receive your death benefit while you are still alive to help cover costs, should you ever need it, subject to eligibility requirements.



Your Money Remains Yours

Receive your cash value back with no penalties from Armed Forces Mutual if you take out a policy loan or even surrender the policy.

Scan to
Get a Quote or
Apply Today





The Armed Forces Mutual Difference

Serving the financial needs of the military community since 1879 is just one of our achievements. Helping families like yours transition to the next chapter smoothly and in a hassle-free manner is another. An Armed Forces Mutual Wealth Builder Life Insurance policy helps you reach your retirement goals with one premium that covers you for life and options that let you use your money your way while it continues to grow over time.

Multiple Policies, Maximum Benefit

Get more value and financial stability when you and your spouse each purchase a policy that lets you:

- Access exclusive Survivor Assistance Services with no hidden fees, restrictions, long-term commitments, or medical exam
- Increase your life insurance coverage over time
- Take advantage of various options to create retirement income
- Annuitize your funds at different times and amounts after holding your policy for 10 years
- Reinvest your Required Minimum Distributions (RMDs)

What Makes Wealth Builder Life Insurance Different?

FEATURES	Wealth Builder Life Insurance	Traditional Annuities	Stock Market
Long-Term Care Settlement Option	✓	✗	✗
Annual Crediting Rate	5.0%*	Based on product type/restrictions.	Based on market conditions. Risk of loss.
Pull Funds Out Anytime	✓	✗	✗
Additional Payments	✓	NO. May result in forfeitures.	✗
Commissions	NEVER	YES. May be high & confusing.	YES. Annually or per sale.

Get the Coverage You Need Today

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

*Armed Forces Mutual Wealth Builder Life Insurance is a life insurance policy. This is not long-term care insurance. For more information, visit armedforcesmutual.com/wbli. Subject to terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by Armed Forces Mutual, a policy is issued and you pay the required premium. Wealth Builder Life Insurance policies are Modified Endowment Contracts (MECs) subject to the Technical and Miscellaneous Revenue Act of 1988 (TAMRA). Under TAMRA, you may owe taxes and penalties if you surrender or take a loan against the cash value in your Wealth Builder Life Insurance policy. [Please read important tax information here.](#) Armed Forces Mutual does not provide tax advice. If you have questions about the tax implications of this product or other life insurance products you own, please consult a qualified tax professional. Return for Wealth Builder Life Insurance is based on Armed Forces Mutual's crediting rate for Wealth Builder Life Insurance, currently 5.0% for 2026, minus an administrative cost, currently 0.75% for a net current return of 4.25%. This rate is not guaranteed and is subject to change. The guaranteed crediting rate is 2.5%, minus the administrative fee for a net guaranteed return of 1.75%.

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

