



Wealth Builder Life Insurance

Solve 4 retirement needs with 1 plan.



Military, Veteran, & Family Eligibility:

- ✓ Active, Guard, Reserve, and Veterans approaching or beyond retirement age
- ✓ Current & Surviving Member Spouses approaching or beyond retirement age

Gain Flexibility in Retirement

Preparing for your changing needs in retirement now will enable you to achieve more financial security in the years ahead. Wealth Builder Life Insurance from Armed Forces Mutual is 1 plan with 4 flexible retirement solutions built in. You can use and access your savings as you choose, with:

- No upfront fees or charges
- No market risk
- No medical exam
- Tax-deferred growth
- Up to \$1M face value

How Wealth Builder Life Insurance Is 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.

Why Choose Wealth Builder Life Insurance?

- Diversify your retirement mix and safely build your retirement savings
- No Required Minimum Distributions
- Access your funds easily to pay for your retirement needs
- Exclusive Survivor Assistance Services

Meet 4 Key Retirement Needs



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 10 years.



Long-Term Care Settlement Option

Receive your death benefit while you are still alive to help defray long-term care costs.



Unrestricted Access to Your Money

Take out a policy loan or even surrender the policy entirely and receive your cash value with no penalties.



Scan to
Get a Quote or
Apply Today





More Than Just Life Insurance

Since 1879, we've served military families through every stage of life — from active duty to civilian careers, to supporting survivors. When you choose Armed Forces Mutual, you join a nonprofit association of military families navigating similar life experiences. Your Membership connects you with exclusive resources for career transition, financial planning, and many other opportunities with fellow Veterans.

Lifelong Support You Deserve

Take advantage of everything an Armed Forces Mutual Membership offers:

- Protection for your family
- Compassionate guidance
- Military benefits expertise
- Exceptional financial solutions

Your Survivors Can Count on Us

When you choose Armed Forces Mutual Life Insurance, you can depend on more than just a policy. You gain:

- Peace of mind
- Guidance and support your loved ones need
- Dedicated Survivor Assistance Services team to lead them through the claims process
- Assurance your survivors will receive all the benefits you earned through your service

You Are Why We're Here

Our Mission

Provide insurance and other benefits that help protect the financial security and independence of the American Armed Forces Community.

Our Vision

Become the premier provider of insurance, financial, and survivor services to the American Armed Forces Community.

Our Values

Integrity: Sustain trust through honesty, accountability, and fairness in actions and decisions.

Compassion: Understand, empathize, and take action to help Members and Families.

Protection: Provide products that help safeguard the financial futures of Members and Families.

Honor: Respect, value, and support the Armed Forces Mutual Team, Military, Veterans, and their Families.

Innovation: Cultivate continuous, creative, and purposeful change to improve efficiency and effectiveness.

Get the Coverage You Need Today



Online: armedforcesmutual.com/wbli

Call: 844-699-3075

Email: membership@armedforcesmutual.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.

