



Considering an Annuity?

Get a Better Solution with *ANNUITY*Life.®



Everything You Want from an Annuity. Nothing You Don't.

A confident, secure retirement takes careful planning, preparation, and consideration.

Common concerns, such as ensuring your money lives as long as you do, and that you maintain control often come into play when you consider an annuity for retirement income.

An **ANNUITY**Life® policy from AAFMAA gives you everything you want, with nothing you don't. A safe, affordable solution trusted by the Veteran community for years, **ANNUITY**Life eliminates your worries about running out of money and helps to maximize your financial readiness for a confident retirement.

WHO IS IT FOR?

- ✓ U.S. Military Retirees, Veterans and their Spouses
- ✓ Surviving U.S. Military Spouses (Widows and Widowers)
- ✓ Those approaching, or in, retirement with savings they want to convert to a stream of income, such as RMDs, investments in higher risk assets, proceeds from inheritance or asset sales, etc.

What Is **ANNUITY**Life®? It's Better Than a Traditional Annuity.

- **No upfront fees. No commissions. No hidden charges.**
- **You're in control.** Annuitize immediately and earn 3%.
- **You've got options.** Before you annuitize, you have whole life insurance coverage with a long-term care settlement option at no additional cost. Not to mention, should you need to you can get back all of your initial investment with no surrender charges from AAFMAA.
- **You get exclusive AAFMAA Membership benefits.**
- **You can breathe easy** knowing AAFMAA is exclusively for Veterans and their families.

You Get More Than Just an Annuity.

Your **ANNUITY**Life policy is more than just a retirement income solution. You receive lifetime access to a wealth of AAFMAA Membership benefits, including:

- Exclusive **Survivor Assistance Services.** When you die, we will provide your loved ones with dedicated support in navigating the complex process of receiving all the benefits they are entitled to from your military service.
- An online **Digital Vault** to store your essential documents efficiently and securely, at no cost to you.

How Can **ANNUITY**Life® Help Me?

- Ensures your money lives as long as you do — safely and affordably.
- Keeps you in charge, without the worry or drawbacks of traditional annuities.
- Makes it easy and affordable. No upfront fees. No commissions. No surprises.
- Puts you in control to achieve a confident retirement.

ANNUITYLife is a safe, trusted solution that keeps you in control and ensures your money lives as long as you do. Here’s how an **ANNUITY**Life policy compares to available traditional annuity options:

	Fees, Charges Commissions	Keep Control of Your Money	Flexibility	Survivor Benefits	Early Withdrawal Penalties
ANNUITY Life®		✓	✓	✓	
Traditional Annuity	✓				✓

Take charge of your retirement plans today. Visit [aafmaa.com/annuitylife](https://www.aafmaa.com/annuitylife) or call: **866-680-1658** for information and to apply.

Subject to terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by AAFMAA, a policy is issued and you pay the required premium. No war, aviation, terrorist clause. All policies include Survivor Assistance Services. **ANNUITY**Life® is a life insurance policy. It is not long-term care insurance.

ANNUITYLife 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 the policy. Please read important tax information <https://www.aafmaa.com/faq/life-insurance>. AAFMAA 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.

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