



ELITEGUARANTEE

Annuity

Grow your earnings, tax-deferred with a guaranteed interest rate for three years.

What type of annuity is this?	This product is a deferred annuity. It can be ideal for individuals who are looking for guarantees to help continue to grow their assets tax-deferred. ¹
How does this annuity work?	With the EliteGuarantee annuity, make a single premium payment and lock-in a competitive interest rate for three years.
How long is my interest rate guaranteed?	The EliteGuarantee annuity provides you with a 3-year guaranteed interest rate.
What happens after the initial guarantee period?	Once the initial rate guarantee period expires, your annuity will automatically renew based on current interest rates declared by AAA Life. You may also annuitize your contract or move your funds to another AAA Life product.
Can I withdraw funds if needed?	Yes. You may access your funds with the ability to take a withdrawal of up to 10% of the accumulated value once per contract year.
I'm younger than 59 1/2, can I still open this annuity?	Yes. There may be tax consequences for annuity withdrawals prior to age 59 1/2.
What is the minimum initial premium required?	You can open your EliteGuarantee annuity with a minimum of \$3,000.
Does this annuity come with a death benefit?	In the event of your death, we will pay the accumulated value, less any premium taxes, to the beneficiary you name.
What is the interest rate on this annuity?	Please talk to an agent for the current interest rate. After the first year the EliteGuarantee pays no less than the minimum interest rate of 1.00%.
Can additional funds be added to this annuity?	A separate annuity contract will need to be opened if you wish to add additional funds in the first three years.
Do I need a AAA membership to open this annuity?	No, you do not need to be a AAA member to open this annuity.
How do I open an annuity?	Complete a simple application with an experienced agent. Contact us at the number below.

Call (855) 880-5750 to speak to an agent | www.aalife.com

¹AAA Life and its agents do not provide legal, tax, or financial advice. Please consult your professional advisor prior to the purchase of any contract.

During the surrender charge period, withdrawals exceeding 10% will be subject to a surrender charge that may be higher than fees associated with other types of financial products and may reduce principal.

EliteGuarantee Annuity Contract Form Series: ICC11-4101, DA-4101 (In OR: ICC11-4101)

This is a summary of annuity provisions and does not contain all of the benefits and exclusions. For complete terms of the annuity, please contact your insurance professional or refer to the contract.

Annuities offered by AAA Life Insurance Company, Livonia, Michigan. AAA Life Insurance Company is licensed in all states except NY. CA Certificate of Authority #07861. Products and their features may not be available in all states.

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