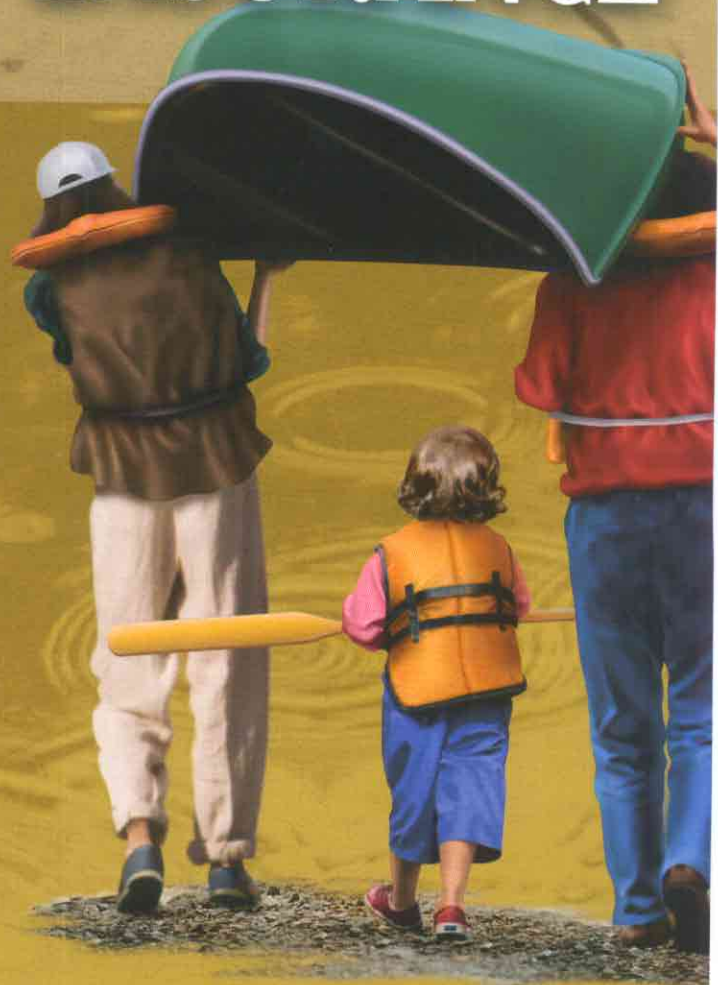


INSURANCE

This brochure is not a policy.
This information is intended solely to
highlight the many financial risks covered
by insurance through AAA. Your policy
and its endorsements, plus applicable
deductibles, determine exact coverages
and payment of losses.



Bringing It All Under One Roof.



It's comforting to know someone is looking out for your best interest, helping protect your family, your home and your financial future. Your Sales Agent is uniquely qualified to help evaluate your insurance needs and provide helpful service and one-source, custom coverage for your auto, home and life.

Cultivated on Trust.

For over 100 years, AAA has provided superior service to families who value quality. A.M. Best, the insurance industry's largest independent rating organization, rates our insurance "Excellent."



The Road Ahead Reflects Savings.



"I like the discounts I get from AAA."

If you have auto insurance through AAA,* you know you're covered by the best. In addition to our highly-rated 24-hour Claim Service, we offer a variety of discounts to help you save money. Enjoy special discounts for:

- ❖ *Insuring multiple vehicles*
- ❖ *Insuring your home and auto*
- ❖ *Belonging to a qualified group, like professional associations and employer groups*
- ❖ *Using approved anti-theft devices...and more!*

Camper, RV and snowmobile coverage are also available. Ask your Sales Agent for complete details.

HOME INSURANCE

Like a Wide Ring of Protection.

Protect everything you've worked so hard for, with the trusted protection of AAA.* With AAA's reliable, quality coverage, your home and personal property are protected against loss from fire, windstorm, theft or other serious damage.

Additional living expenses are also covered should you be temporarily displaced while an insured loss is being repaired. Fast, efficient claim service responds to your call 24 hours a day.

❖ Scheduled personal property protection

Provides comprehensive, no-deductible coverage for valued items, including furs, coin and stamp collections, jewelry, and more.

❖ Other types of homes

AAA also offers insurance programs for condominium owners, renters and mobile home owners. Ask your Agent for details.

"Having one Agent for everything is great."

LIFE INSURANCE

For A Clearer View of Life.

Life insurance through your AAA Club can lead you every step of the way. No matter what your life insurance needs may be, you'll find a wide array of plans underwritten by AAA Life Insurance Company.



"We know we can depend on AAA."

❖ Choice Accumulator™ Universal Life

Combines a flexible premium with a death benefit and tax-deferred interest earnings.

❖ Annuities

Feature tax-deferred cash accumulation and competitive interest rates. One plan offers a competitive 12-month rate which includes a base rate and a first-year bonus guaranteed for the first 12 contract months.

❖ Whole Life

Features a death benefit, cash value accumulation and fixed premiums. Often used as a means to settle final expenses and as an economical way to secure a Permanent Life Insurance plan.

TURN THE PAGE FOR ADDITIONAL COVERAGE



*"I know I
can depend
on AAA."*

❖ **Term Life**

Provides pure income protection, which allows higher coverage levels at relatively low cost.

❖ **Insurance Designed to Protect a Mortgage**

Typically purchased to pay off a mortgage in the event of a wage earner's death.

❖ **Child Protector 21**

One low premium protects a child until he or she reaches the age of 21 and guarantees their right to purchase additional insurance at age 21 and beyond.

PERSONAL UMBRELLA INSURANCE

Protects You Rain or Shine.



Personal Umbrella Excess Liability Insurance protects against a financially devastating personal liability suit. In addition to increasing your personal liability protection, it provides a broad range of coverage not usually included in auto and homeowners insurance.

For A Clearer View...



Your Agent is your source for all of your insurance needs. To reevaluate your current coverage or to find the plan that best works for your needs, contact your local Agent today.



Your Authorized
Independent Insurance Agent

***IMPORTANT:** In Michigan, auto and home insurance underwritten by Auto Club Insurance Association family of companies; in Minnesota and Wisconsin, by Auto Club Insurance Association; in Illinois, Indiana and Iowa, by MemberSelect Insurance Company. Life insurance underwritten, and annuities offered by AAA Life Insurance Company, 17250 Newburgh Road, Livonia, MI 48152. CP21 policy form series 20179; Universal Life I policy form series 31002, Universal Life II policy form series 31502; Estate Saver Universal Life policy form number 30179. Whole Life policy form series 20079; EliteBonus Annuity contract form series 40412 & 40413; EliteGuarantee Annuity contract form series 40512 & 40513. AAA Life Insurance Co. and its agents do not provide legal or tax advice. You may wish to consult independent legal, tax or financial advice prior to purchase of any contract. Products and benefits are subject to change and not available in all states.