



Whole Life

Designed for:

Presented by:

AAA Life Insurance Company
17900 N. Laurel Park Dr.
Livonia, MI 48152
800.624.1662



Designed for
 Guaranteed Specified Amount of: \$250,000
 Monthly Premium of \$420.86
 Male, Age 36, Graded

Insurance Benefits

Whole Life

This is a Quotation only. A quotation is not intended to predict actual performance. Except for those items clearly labeled guaranteed, rates and values set forth in this quotation are not guaranteed. This quotation is not valid without all pages.

Whole Life Insurance

The whole life insurance policy you are considering offers permanent protection with guaranteed level premiums, cash values and level death benefit. The death benefit equals the Specified Amount less any outstanding debt. Premiums are payable to age 100.

Premium

Premiums are payable to age 100.

Modal Premiums

<u>If you paid your premium</u>	<u>It would be</u>
---------------------------------	--------------------

Annually	\$4,782.50
Semiannually	\$2,486.90
Quarterly	\$1,243.45
Monthly	\$420.86

They charge you 8% interest to borrow your OWN money

Guaranteed Cash Value

The amount available to the policy owner for loans or upon surrender of the policy. The loan interest rate is 8% in arrears. The Specified Amount will be reduced by any outstanding loan.

Accelerated Death Benefit

In states where approved the Accelerated Death Benefit is included as part of your policy. If the insured is diagnosed as Terminally ill, the owner can apply for an Accelerated Death Benefit for up to 50% of the Death Benefit. Please see your policy contract for exact details.

Other

AAA Member Discount

AAA Members receive a premium discount of 10%. This Quote has been prepared with the assumption that the Proposed Insured is not a AAA Member.

This Quote has been prepared as a conversion from an existing AAA Life Insurance Term Life Insurance policy.

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Quotation of Projected Values and Benefits

Whole Life

Att. Age	End of Year	Guaranteed Premium	Guaranteed Cash Value	Death Benefit	Reduced Paid-Up	Extended Term	
						Years	Days
37	1	5,050	0	250,000	0		
38	2	5,050	0	250,000	0		
39	3	5,050	1,240	250,000	5,552	3	204
40	4	5,050	3,563	250,000	15,447	9	179
41	5	5,050	5,955	250,000	25,006	14	154
42	6	5,050	8,420	250,000	34,245	18	74
43	7	5,050	10,955	250,000	43,158	21	8
44	8	5,050	13,568	250,000	51,778	23	3
45	9	5,050	16,268	250,000	60,138	24	176
46	10	\$50,500	19,060	250,000	68,250	25	209
47	11	5,050	21,948	250,000	76,121	26	123
48	12	5,050	24,930	250,000	83,746	26	313
49	13	5,050	28,013	250,000	91,140	27	70
50	14	5,050	31,195	250,000	98,302	27	142
51	15	5,050	34,475	250,000	105,226	27	175
52	16	5,050	37,845	250,000	111,901	27	175
53	17	5,050	41,298	250,000	118,319	27	146
54	18	5,050	44,838	250,000	124,500	27	94
55	19	5,050	48,468	250,000	130,453	27	20
56	20	\$101,000	52,195	250,000	136,199	26	291
57	21	5,050	56,030	250,000	141,755	26	181
58	22	5,050	59,978	250,000	147,132	26	58
59	23	5,050	64,040	250,000	152,335	25	285
60	24	5,050	68,213	250,000	157,360	25	137
61	25	5,050	72,488	250,000	162,203	24	344
62	26	5,050	76,853	250,000	166,859	24	176
63	27	5,050	81,298	250,000	171,322	23	365
64	28	5,050	85,820	250,000	175,603	23	183
65	29	5,050	90,418	250,000	179,706	22	358
66	30	5,050	95,093	250,000	183,645	22	166
67	31	5,050	99,848	250,000	187,428	21	331
68	32	5,050	104,683	250,000	191,064	21	130
69	33	5,050	109,593	250,000	194,556	20	289
70	34	5,050	114,570	250,000	197,906	20	81
71	35	5,050	119,598	250,000	201,111	19	238
72	36	5,050	124,660	250,000	204,172	19	24
73	37	5,050	129,735	250,000	207,085	18	182
74	38	5,050	134,808	250,000	209,852	17	331
75	39	5,050	139,868	250,000	212,481	17	124
76	40	5,050	144,908	250,000	214,974	16	278
77	41	5,050	149,928	250,000	217,345	16	69
78	42	5,050	154,928	250,000	219,604	15	231
79	43	5,050	159,895	250,000	221,750	15	21
80	44	5,050	164,815	250,000	223,787	14	194
81	45	5,050	169,665	250,000	225,713	13	355
82	46	5,050	174,428	250,000	227,529	13	173

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83	47	5,050	179,090	250,000	229,245	12	343
84	48	5,050	183,620	250,000	230,852	12	171
85	49	5,050	187,990	250,000	232,351	11	349
86	50	5,050	192,165	250,000	233,740	11	189
87	51	5,050	196,108	250,000	235,015	11	12
88	52	5,050	199,785	250,000	236,178	10	229
89	53	5,050	203,173	250,000	237,230	10	70
90	54	5,050	206,270	250,000	238,182	9	290
91	55	5,050	209,085	250,000	239,045	9	153
92	56	5,050	211,655	250,000	239,842	8	365
93	57	5,050	214,025	250,000	240,598	8	256
94	58	5,050	216,270	250,000	241,350	8	138
95	59	5,050	218,510	250,000	242,149	8	14
96	60	5,050	220,810	250,000	243,047	7	302
97	61	5,050	223,183	250,000	244,102	7	248
98	62	5,050	225,730	250,000	245,435	7	242
99	63	5,050	228,643	250,000	247,268	7	346
100	64	5,050	232,283	250,000	250,000		
101	65	0	233,278	250,000	250,000		
102	66	0	234,180	250,000	250,000		
103	67	0	234,998	250,000	250,000		
104	68	0	235,748	250,000	250,000		
105	69	0	236,453	250,000	250,000		
106	70	0	237,180	250,000	250,000		
107	71	0	237,945	250,000	250,000		
108	72	0	238,683	250,000	250,000		
109	73	0	239,388	250,000	250,000		
110	74	0	240,068	250,000	250,000		
111	75	0	240,718	250,000	250,000		
112	76	0	241,343	250,000	250,000		
113	77	0	241,940	250,000	250,000		
114	78	0	242,515	250,000	250,000		
115	79	0	243,063	250,000	250,000		
116	80	0	243,588	250,000	250,000		
117	81	0	244,088	250,000	250,000		
118	82	0	244,565	250,000	250,000		
119	83	0	245,023	250,000	250,000		
120	84	0	245,455	250,000	250,000		

After 84 years the client has paid in \$323,200
 but only has \$245,455 in their savings.

Which they lose if they pass away.

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Primerica Quote

36 yr old / 30 yr term
Applicant 1: 36 Class 6

Term	Coverage Amount	Monthly Premium
PrecisionTerm 30	\$600,000	\$101.92*
Total:	\$600,000	\$101.92*

Total Combined Coverage

Total Coverage:	Total Monthly Premium:
\$600,000	\$101.92*

AAA	\$250,000	\$420/m
Primerica	\$600,000	\$101/m

Saves the client \$319/m

Compound Interest Calculator

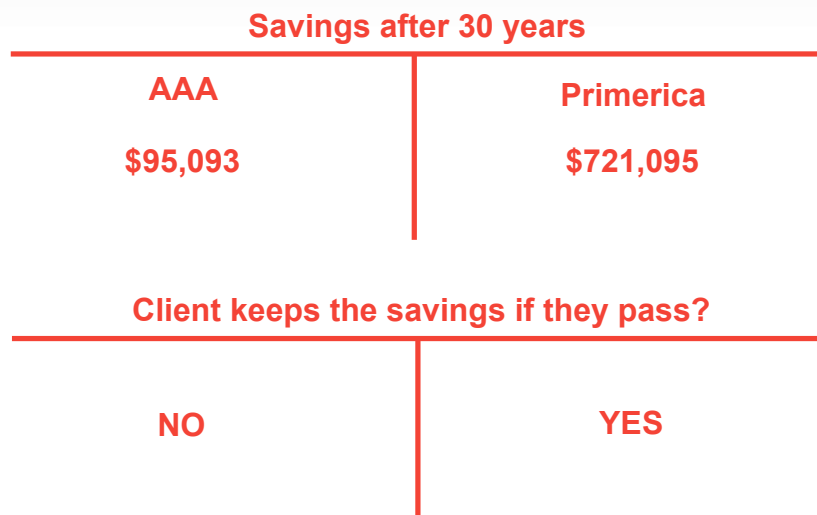


Starting Balance	<input type="text" value="0"/>
Annual Return Rate (%)	<input type="text" value="10"/>
Duration (years)	<input type="text" value="30"/>
Periodic Addition	<input type="text" value="319"/>

Compound (Addition) Frequency

Yearly Quarterly Monthly Weekly

Investment Value	\$721,095.65
Contributions	\$114,840.00
Profit	\$606,255.65





Quick Quote

× Close

Agent Info - Commissions

75% ADVANCE

TOTAL COMMISSION

Commission by Level for all Products

The table below shows the estimated commission by level, based on the products selected.

Level	Personal	By Level
REP	\$289.50	\$289.50
SRP	\$405.30	\$115.80
DIS	\$579.00	\$173.70
DIV	\$694.80	\$115.80
REG	\$810.60	\$115.80
RVP	\$1,273.80	\$463.20