



Get the most
out of **Life**

Membership

At the AMLA, your *Life Benefits* begin when you become a member. If you are going to purchase life insurance anyway, you may as well get the most out of it.

What makes the AMLA's fraternal life insurance unique?

Insurers tend to focus on the benefits your loved ones will receive after you pass away. At the AMLA, a fraternal benefit society, we take care of that, but, we also like to focus on your membership benefits while you are alive.

As an *active* AMLA member, you may participate in the AMLA social events, utilize AMLA Annuities, and participate in the AMLA Scholarship and Grant programs. There are also civic opportunities for members through "Join Hands Day", partnerships with community organizations, and other volunteer events to benefit the greater community.

Even as a member who is *not as active*, you are still entitled to participate in all of the above because your membership helps make these efforts possible—all while receiving the same great insurance and annuities offered to all our new members.



Life Insurance:

Membership in the AMLA is simultaneous with the purchase of a Life Insurance or Annuity policy.*

Below is a list of several policies that are offered through the AMLA.

AMLA Life Policies include:

- » Single Premium Whole Life[§]
- » 3-Payment Whole Life
- » 20-Payment Whole Life
- » Ordinary Whole Life
- » 20-Year Adult Renewable/Convertible Term
- » Single Premium Juvenile Term (to age 30)

IRA and Annuities:

AMLA Annuity or IRA policies help Members plan for the long-term with competitive interest rates and simple policy structure.

Policies include:

- » Flexible Premium Annuity
- » Individual Retirement Annuity
- » Roth Individual Retirement Annuity

*Some restrictions apply. Life insurance policies may require proof of insurability. Call the AMLA Home Office for details.

CALL THE AMLA TO ENROLL TODAY:

216.531.1900

www.AmericanMutual.org

Why you need life insurance:

#1: Life insurance is not just for you.

Obligations like bills do not necessarily go away when you die. Car payments, house payments, tuition, etc. may pass to family members who survive you. With a life insurance policy, you can provide the means for relieving those debts and save your family from the financial hardship.

#2: Life insurance provides cash when your family needs it most.

The death benefit on a life insurance policy could be used to replace your income and help your family meet many important financial needs like funeral costs, living expenses, and future college funding. These proceeds pass tax-free to the beneficiaries of the policy that you choose.

#3: Life insurance is a way to show your love and appreciation.

Life insurance works even if you live to a ripe old age. Whenever you die, life insurance pays the death benefit to your beneficiary. It can be used to preserve wealth by offsetting tax obligations for your heirs, or by creating additional wealth for your family or a charity you want to support.

It's always better to have it and not need it, than to need it and not have it.

About the AMLA

The Mission of the AMLA is:

1. To provide mutual aid, protection and security for its members and their families through affordable insurance and stable financial products
2. To promote, preserve and perpetuate the common bond of Slovenian language, heritage and culture
3. To sponsor fraternal activities for the benefit of its members
4. To support those communities wherein its membership resides through acts of benevolence and volunteerism

AMLA is an acronym for the American Mutual Life Association. As a fraternal benefit society, AMLA is a tax exempt organization under Section 501(c)(8) of the Internal Revenue Code. AMLA is licensed in the State of Ohio.

Formerly known as the Slovenian Mutual Benefit Association (*Slovenska Dobrodelna Zveza*), AMLA was organized in 1910 by a group of Slovenian immigrants in Cleveland, Ohio. Today, the AMLA continues its tradition of service to Members and the Communities in which they live and work.



19424 South Waterloo Road
Cleveland, Ohio 44119

216-531-1900

216-531-8123 Fax

www.AmericanMutual.org

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Exploring the
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of Membership