AARP®

MEMBER BENEFITS GUIDE



Discover all the benefits of membership: aarp.org/viewmybenefits



GET MORE EXCLUSIVE BENEFITS WITH AN ONLINE ACCOUNT

Create yours at **aarp.org/createaccount** to access:

- 50% more AARP Rewards points
- Discounts at restaurants near you
- Members-only films, books and articles
- Text or email alerts about new discounts
- And much more

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aarp.org/travel-guide

AARP TRAVEL CENTER POWERED BY EXPEDIA

800-675-4318

An extra 10% off select hotels, up to 30% off base rates on select car rentals, up to \$100 in extra onboard credits on select cruises, a \$50 gift card of your choice* with the purchase of a flight vacation package, and a 5% cash rebate (up to \$350) on eligible group hotel bookings of nine or more rooms.

*Terms apply.

CAR RENTALS

AVIS

800-331-1800

Up to 30% off base rates and a 3% credit to apply to your next rental.* Plus, a free upgrade on compact through full-size car class bookings,** a discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.

*Terms & conditions apply. **Subject to availability.

BUDGET

800-733-9092

Up to 30% off base rates and a 3% credit to apply to your next rental.* Plus, a free upgrade on compact through full-size car class bookings,** a discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.

*Terms & conditions apply. **Subject to availability.

PAYLESS® CAR RENTAL

800-729-5377

5% off leisure daily, weekly, weekend, and monthly base rates, plus a free upgrade on compact through full-size car class bookings.*

*Subject to availability.

ZIPCAR

866-494-7227

\$20 off an annual Zipcar membership, plus if you're new to Zipcar, you'll

receive \$40 in free driving credit.

CRUISES, FLIGHTS, RAIL, TOURS, & VACATION PACKAGES

BRITISH AIRWAYS

\$65 off World Traveller (economy) and World Traveller Plus (premium economy), or \$200 off Club World (business class) fares when you purchase round-trip transatlantic tickets online to over 130 destinations, including Europe, Asia, the Middle East, and Africa.

Restrictions apply. Online only.

COLLETTE

800-437-0241

\$50 off per person on cruises and \$50 to \$100 off per person on tours of seven days or more to all seven continents.

COLLETTE SPOTLIGHTS

800-437-0241

\$50 off per person on single-city tours around the world.

aarp.org/travel-guide

EXPLORATIONS BY COLLETTE

800-437-0241

\$50 to \$100 off per person on small-group tours, focusing on cultural immersion.

GRAND EUROPEAN TRAVEL

866-847-3858

Up to \$100 off per person on river cruises, guided vacations, and tours.

VACATIONS BY RAIL

888-323-4200

5% off worldwide rail vacations, train tours, and select tickets in the U.S. and Canada. Service fees are waived for European rail passes and tickets.

HOTELS & RESORTS

BEST WESTERN HOTELS & RESORTS

800-618-2277

5% off at more than 4,000 hotels worldwide, including Best Western*, Best Western Plus*, Best Western Premier*, BW Premier Collection* by Best Western, BW Signature Collection* by Best Western, Executive Residency by Best Western*, Glō*, SureStay Collection* by Best Western, SureStay* Hotel by Best Western, SureStay Plus* Hotel by Best Western, and Vīb*. Plus, you can earn 10% more bonus points per stay by joining Best Western Rewards* for AARP members.

CHOICE HOTELS

877-424-6423

Up to 10% off the best available rate at more than 5,000 hotels worldwide, including Ascend Hotel Collection, Cambria Hotels, Clarion, Comfort Inn, Comfort Suites, Econo Lodge, MainStay Suites, Quality, Rodeway Inn, Sleep Inn, and Suburban Extended Stay Hotel.

EXTRA HOLIDAYS

800-428-1932

20% off at more than 500 properties in over 95 vacation destinations throughout the United States, including Puerto Rico and the U.S. Virgin Islands, and Canada.

HILTON

855-227-7445

Up to 10% off your room and late checkout (when available) at thousands of hotels worldwide, including Canopy by Hilton, Conrad Hotels & Resorts, Curio Collection by Hilton, DoubleTree by Hilton, Embassy Suites by Hilton, Hampton by Hilton, Hilton Garden Inn, Hilton Grand Vacations, Hilton Hotels & Resorts, Home2 Suites by Hilton, Homewood Suites by Hilton, LXR Hotels & Resorts, Motto by Hilton, Signia by Hilton, Tru by Hilton, and Waldorf Astoria, Hotels & Resorts. Hilton properties are committed to providing an even cleaner and safer stay from check-in to checkout.

Subject to availability. Other conditions may apply.

IHG HOTELS & RESORTS

800-315-0334

10% or more off the best available rate at over 6,000 properties in more than 100 countries, including Atwell Suites[™], Avid[™] Hotels, Candlewood Suites[®], Crowne Plaza[®] Hotels & Resorts, EVEN[®] Hotels, Holiday Inn[®], Holiday Inn Express[®], Holiday Inn Club Vacations[®], Hotel Indigo[®], Hualuxe[®] Hotels & Resorts, InterContinental[®] Hotels & Resorts, Kimpton[®] Hotels & Resorts, Regent Hotels & Resorts, Staybridge Suites[®], and Voco[™].

aarp.org/travel-guide

KARISMA HOTELS & RESORTS

888-828-8137

10% off the best available rate at a collection of luxury and all-inclusive resorts located in Mexico and the Caribbean, including Margaritaville Island Reserve Resorts, Margaritaville Beach Resorts, Nickelodeon™ Hotels & Resorts, Azul, and El Dorado. Plus, your choice of a 50% discount off a beachfront dinner for two guests or a couples massage.

MOTEL 6 & STUDIO 6

855-478-4752

10% off the best available rate and late checkout until 2 p.m. upon request (when available).

RADISSON HOTELS AMERICAS

800-967-9919

10% off the best available rate at more than 1,100 hotels worldwide, including Country Inn & Suites[®] by Radisson, Park Inn[®] by Radisson, Park Plaza[®], Radisson[®], Radisson Blu[®], and Radisson RED[®]. Plus, when you join Radisson Rewards, you can earn Gold Elite status in just four stays.

RED ROOF

877-843-7663

10% off the best available rate and one free bottle of water per room at check-in at Red Roof Inn®, Red Roof PLUS+®, Hometowne Studios by Red Roof, and The Red Collection®.

WYNDHAM HOTELS & RESORTS

800-364-6072

10% off the best available rate at over 7,800 participating hotels in the U.S., Canada, the United Kingdom, the Caribbean, and Mexico. Properties include AmericInn® by Wyndham, Baymont® by Wyndham, Days Inn® by Wyndham, Dazzler® by Wyndham, Dolce® by Wyndham, Esplendor® Boutique Hotels by Wyndham, Hawthorn Suites® by Wyndham, Howard Johnson® by Wyndham, La Quinta® by Wyndham, Microtel® by Wyndham, Ramada® by Wyndham, Super 8® by Wyndham, Trademark® Collection by Wyndham, Travelodge® by Wyndham, TRYP® by Wyndham, Wingate® by Wyndham, Wyndham®, Wyndham Garden®, and Wyndham Grand®.

TRAVEL PLANNING

AARP TRAVEL

Get an insider's view on great vacation ideas at the AARP Travel site. Find out where to stay and eat, book your hotel and travel, and learn about special offers.

MEDJET TRAVEL PROTECTION

866-809-4061

Up to 20% off Medjet memberships, including MedjetAssist global hospital-to-hospital medical transfers and MedjetHorizon, which includes worldwide travel security, crisis response, and evacuation services.

COVID-19 transport is now covered globally. Some restrictions apply. Benefit details are available at Medjet.com/COVID.

PARK RIDE FLY USA

877-503-7275

12% discount on off-airport parking, plus complimentary luggage service at more than 100 locations in the U.S. when booked in advance.



aarp.org/health-guide

AARP° DENTAL INSURANCE PLAN ADMINISTERED BY DELTA DENTAL INSURANCE COMPANY 866-583-2085 Exclusive access to individual or family coverage for the most common dental procedures. A choice of PPO plans and a dental HMO plan are available in most states, and are managed to keep your out-of-pocket costs low.

AARP® HEALTH SAVINGS ACCOUNT OFFERED BY OPTUM FINANCIAL®

844-458-6738

Members with a qualifying high-deductible health plan can take advantage of tax benefits as they save for qualified medical expenses, and get access to tools, resources, and information tailored to their retirement needs. If you're under age 65, you can save 20% on monthly maintenance fees, and if you're 65 or older, your monthly fees are waived.

AARP HEARING CENTER

Learn how to maintain optimal hearing health and get advice for living well with hearing loss. Find information, tools, and solutions, plus members can take an independent and scientifically validated hearing test by phone for free annually from the comfort of their own home.

AARP° HEARING SOLUTIONS™ PROVIDED BY UNITEDHEALTHCARE HEARING 877-832-7725 20% off hearing aids and 15% off accessories, plus a hearing test at no cost and personalized support through a large nationwide network of hearing providers.

AARP LONG-TERM CARE OPTIONS FROM NEW YORK LIFE 800-251-0183 Custom long-term care plans can help members prepare for the future and help meet their needs and budget.

AARP MEDICARE ENROLLMENT™ GUIDE

The guide is a tool that provides clear and unbiased guidance on key decisions you'll need to make about enrolling in Medicare for the first time, with personalized, easy-to-understand information that is carefully tailored to you.

AARP MEDICARE RESOURCE CENTER

Clear, unbiased Medicare guidance that can provide you with needed direction on eligibility and enrollment requirements, tips to managing your current Medicare situation, and comprehensive answers on hundreds of Medicare topics.

AARP° MYVISION CARE PROVIDED THROUGH EYEMED

844-243-4584

Members have access to three unique vision plans starting at \$4.38/month. All plans include comprehensive eye exams with a maximum copay of \$10, diabetic and loss-of-sight benefits, additional discounts, and more.

aarp.org/health-guide

AARP ONLINE FITNESS POWERED BY LIFT SESSION AARP Online Fitness is a unique fitness program designed by LIFT session, industry experts in quality online fitness, to provide easy access to customized fitness programming. Everyone—including members and nonmembers—can access free webinars. AARP members save 50% off the annual subscription and 20% off personal coaching.

AARP° PRESCRIPTION DISCOUNTS PROVIDED BY OPTUM RX°

877-422-7718

Anyone can save on all FDA-approved medications when they use their free prescription discount card. But if you're an AARP member, you receive additional benefits, including deeper discounts on medications, home delivery, coverage for your dependents, and more. You can use your free prescription discount card at over 66,000 pharmacies nationwide, including:

- CVS Pharmacy
- Walmart Pharmacy
- Kroger Co. Pharmacy
- And other retail pharmacies
- Walgreens Pharmacy

If your pharmacy is unable or unwilling to process your discount, please have the pharmacist call 877-422-7718.

AARP® STAYING SHARP®

AARP members have access to Staying Sharp, offering content about brain health, including fitness and health information, exercise videos, recipes with healthy ingredients, articles, and more.

AARP° VISION DISCOUNTS PROVIDED BY EYEMED

888-352-3924

Members and their families get exclusive discounts at participating LensCrafters, Target Optical, and independent provider locations nationwide, as well as online at Glasses.com.

GLASSES.COM

800-GLASSES (452-7737)

As a participating online retailer in AARP* Vision Discounts provided by EyeMed, Glasses.com offers members 30% off a complete pair of glasses (lenses and frames), plus free shipping and returns, and free frame adjustments at LensCrafters.

LENSCRAFTERS

As a participating retailer in AARP® Vision Discounts provided by EyeMed, LensCrafters offers members exclusive savings, including 50% off prescription lenses with the purchase of a frame and 30% off non-prescription sunglasses.

TARGET OPTICAL

As a participating retailer in AARP* Vision Discounts provided by EyeMed, Target Optical offers members exclusive savings, including an extra \$10 off the purchase of a complete pair of eyeglasses or sunglasses (frames and lenses).

WALGREENS

855-225-9225

When you link your AARP and myWalgreens[™] memberships, you'll earn 10% Walgreens Cash rewards on Walgreens-branded health and wellness products, 7% Walgreens Cash rewards on Walgreens-branded beauty products, and 3% Walgreens Cash rewards on all other eligible beauty purchases.

Exclusions and restrictions apply. More details are available at Walgreens.com/AARPcard.

aarp.org/health-guide

MEDICARE ELIGIBLE

AARP® MEDICARE SUPPLEMENT FROM UNITEDHEALTHCARE

866-739-6497

AARP° MEDICARE ADVANTAGE FROM UNITEDHEALTHCARE

844-707-1614

AARP® MEDICARERX PLANS FROM UNITEDHEALTHCARE 877-214-2933

OAK STREET HEALTH PRIMARY CARE 888-342-1227 Supplemental insurance coverage for those enrolled in Medicare Parts A and B.

Medicare Advantage (Part C) combines your Part A and Part B benefits into one plan. Most Medicare Advantage plans include prescription drug coverage and additional benefits such as dental, vision, and hearing that are not provided by Original Medicare.

Medicare plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

Medicare prescription drug coverage from UnitedHealthcare. Drug coverage is available with a stand-alone Part D plan (PDP) or a Medicare Advantage plan that includes prescription drug coverage (MAPD). Coverage and costs may vary by plan. You do not need to be an AARP member to enroll.

Medicare plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

You can download a free guide from Oak Street Health to help make the most of your next primary care visit. Oak Street Health focuses on prevention with personalized care to help keep you healthy—physically, mentally, and socially. Benefits include same-day/next-day appointments where available, convenient locations, a care team dedicated to each patient, and a 24/7 patient support line. AARP membership is not required.

ENTERTAINMENT

aarp.org/fun

COMMUNITY CENTER

BOOK OF THE MONTH

AARP GAMES Whether you like to do a daily crossword puzzle or test your skills at Solitaire,

you can access tons of free online games-including games created exclusively

self-improvement, and fun. Whether it's entertainment, lectures and tours,

for members.

AARP THEATER Free theatrical performances, including plays, concerts, musicals, dance

performances, and more, all from the comfort of home.

AARP VIRTUAL Explore a wide variety of free online classes and events designed for learning,

exercise, job tips, or caregiving help, you can find it all here.

ANCESTRY 30% off the first year of an All Access or World Explorer subscription, including

800-514-4645 access to records and online tools to search, save, and share your family history.

Book of the Month curates the best books each month and delivers your choice to your door. AARP members get one book for \$5, a free gift, and a free book annually after signing up, while AARP registered users get one book for \$9 and a \$5 add-on book annually. Everyone—including members and non-members—can

download a free reading guide, bookmark, and reading tracker online.

MOVIES FOR GROWNUPS

The latest movie and TV show reviews, exclusive celebrity interviews, news, articles, quizzes, and more. Plus, free virtual and in-person movie screenings.

TICKETMASTER° Members save on tickets to select shows and events. Offers include 2-for-1 tickets, Me + 3 (4-packs), and events with select tickets under \$40. Subject

to availability, venue, and artist restrictions.

Parking & other fees may apply. Cannot be combined with any other offer or discount. Discount codes may be required.



Members have access to even more discounts on activities like bowling, bicycling, and golf.

Scan QR code or visit: aarp.org/fun

RESTAURANTS

aarp.org/restaurants

AUNTIE ANNE'S 10% off orders placed in-store, in-app, and online when you link your

AARP membership to your Auntie Anne's Rewards account.

Discount cannot be combined with other offers.

BONEFISH GRILL 10% off food and nonalcoholic beverages.

Restrictions apply. Offer subject to change.

BUBBA GUMP SHRIMP CO. 10% off food and nonalcoholic beverages.

Restrictions apply.

CARRABBA'S ITALIAN GRILL 10% off food and nonalcoholic beverages.

Restrictions apply. Offer subject to change.

CHART HOUSE° 10% off food and nonalcoholic beverages.

Restrictions apply.

CINNABON 10% off orders placed in-store, in-app, and online when you link your AARP

membership to your Cinnabon Rewards account.

Discount cannot be combined with other offers.

CORNER BAKERY CAFE 10% off every day at participating locations.

Restrictions apply.

DENNY'S 15% off your check all day, every day at participating locations.

Restrictions apply.

JAMBA 10% off orders placed in-store, in-app, and online when you link your AARP

membership to your Jamba Rewards account.

Discount cannot be combined with other offers.



Members have access to even more discounts at their favorite local restaurants.

Scan QR code or visit: aarp.org/restaurants



JOE'S CRAB SHACK° 10% off food and nonalcoholic beverages.

Restrictions apply.

LANDRY'S° INC.
RESTAURANTS

10% off food and nonalcoholic beverages at participating restaurants, including

Aquarium®, Babin's Seafood House®, Cadillac Bar®, Fish Tales™, The Flying

Dutchman[®], Gandy Dancer[®], Grand Concourse[®], Grotto[®], Mitchell's Fish Market[®], Peohe's[®], River Crab, Rusty Pelican[®], Willie G's[®] Seafood & Steaks, and more.

Restrictions apply.

LANDRY'S SEAFOOD° 10% off food and nonalcoholic beverages.

Restrictions apply.

MCALISTER'S DELI 10% off orders placed in-store, in-app, and online when you link your AARP

membership to your McAlister's Rewards account.

Discount cannot be combined with other offers.

MCCORMICK & SCHMICK'S° 10% off food and nonalcoholic beverages at the McCormick family of

restaurants, including McCormick's Fish House & Bar, McCormick & Schmick's

Seafood and Steaks, McCormick & Kuleto's Seafood, and more.

Restrictions apply.

MOE'S SOUTHWEST GRILL 10% off orders placed in-store, in-app, and online when you link your AARP

membership to your Moe Rewards account.

Discount cannot be combined with other offers.

OUTBACK STEAKHOUSE 10% off food and nonalcoholic beverages.

Restrictions apply. Offer subject to change.

RAINFOREST CAFE° 10% off food and nonalcoholic beverages.

Restrictions apply.

SALTGRASS STEAK HOUSE° 10% off food and nonalcoholic beverages.

Restrictions apply.

SCHLOTZSKY'S 10% off orders placed in-store, in-app, and online when you link your AARP

membership to your Schlotzsky's Rewards account.

Discount cannot be combined with other offers.

THE OCEANAIRE° 10% off food and nonalcoholic beverages.

SEAFOOD ROOM *Restrictions apply.*

SHOPPING & GROCERIES

aarp.org/shopnow

GROCERIES

LANDRY'S KITCHEN

Landry's Kitchen is a home-delivery service that lets you prepare popular menu items from over 60 Landry's restaurants, such as Chart House, Morton's The Steakhouse, The Oceanaire Seafood Room, and more from the comfort of home. Members save 10% on orders of steaks, burgers, pork, poultry, seafood, seasonings, and desserts.

SCHWAN'S HOME DELIVERY

888-724-9267

\$20 off your first new customer home-delivery order of \$50 or more, and you receive double Delights Rewards points on all online orders thereafter.

SILVER CUISINE™ BY BISTROMD

844-404-FOOD (3663)

25% off and free shipping on your first home-delivery order of \$99 or more of doctor-designed, chef-prepared meals for specialty diets, including gluten-free and diabetic offerings, and 10% off and free shipping on subsequent orders of \$99 or more.

FLOWERS & GIFTS

FTD

833-814-AARP (2277)

25% off sitewide on flowers, plants, and gifts and 30% off select items with promo code AARP30. No minimum purchase amount is required.

NAKED WINES

800-813-4882

Members receive a \$110 voucher on their first order of \$139.99 or more. Plus, when you sign up to become a Naked Wines Angel, you will receive an ongoing benefit of an additional \$6 per month in wine credits to put toward wine purchases.

PROFLOWERS

833-814-AARP (2277)

25% off sitewide on flowers, plants, and gifts and 30% off select items with promo code AARP30. No minimum purchase amount is required.

THE UPS STORE®

5% off domestic and international UPS shipping, plus 15% off eligible products and services.



Members have access to even more discounts at their favorite local shops.

Scan QR code or visit: aarp.org/shopnow



aarp.org/insurance-guide

LIFE INSURANCE

AARP GUARANTEED ACCEPTANCE LIFE INSURANCE FROM NEW YORK LIFE

800-865-7927

AARP LIFE INSURANCE OPTIONS FROM NEW YORK LIFE 800-793-1296

AARP PERMANENT LIFE INSURANCE FROM

NEW YORK LIFE 800-865-7927

AARP TERM LIFE INSURANCE FROM NEW YORK LIFE

800-865-7927

Members can apply for up to \$25,000 in life-long coverage. Your acceptance is guaranteed, and your rates will never go up. This coverage has a two-year limited benefit period.

Custom life insurance options that can help you supplement your retirement savings and protect your family. Specially trained New York Life agents can help evaluate your needs and explore insurance solutions. Available to members and non-members.

Members can apply for up to \$50,000 in life-long coverage. Guaranteed rates that never increase, and no medical exam, just health and other information. You can keep this insurance your entire life.

Members can apply for up to \$150,000 of coverage to help with funeral costs, rent or mortgage payments, unpaid bills, and more. No medical exam is required, just health and other information.

PET INSURANCE

FETCH BY THE DODO

800-239-6870

Up to 10% off monthly premiums for the lifetime of your pet's policy. Plans can cover qualifying care, treatments, and procedures at any licensed veterinarian in the U.S. and Canada.

The 10% AARP member discount is not available in FL, HI, or TN. Renewals are not eligible for this promotion. Not valid with any other offer.

aarp.org/insurance-guide

PROPERTY INSURANCE

AARP® HOMEOWNERS INSURANCE PROGRAM FROM THE HARTFORD 888-755-0425 Members who own a house or condo can save and get the protection they need for their most valuable asset. You can customize your coverage with benefits and services designed especially for AARP members, including "New for Old" Protection and Disappearing Property Deductible.† Plus, you could save up to 20% when you bundle your home and auto policies. No-cost, no-obligation quotes are available.

[†]Terms and conditions apply.

AARP® MOBILE HOME INSURANCE PROGRAM FROM FOREMOST

844-592-1365, code X099

Specialized protection designed for nearly every type of mobile and manufactured home, 24/7 claim service, and a lifetime renewal agreement subject to policy guidelines.

HOMEOWNER AND PERSONAL AUTO INSURANCE IN THE U.S.V.I. FROM GUARDIAN

800-433-0881

Members in the U.S. Virgin Islands can get discounted rates on homeowners and personal automobile insurance policies through Guardian General Insurance Limited, trading as NEMWIL. Policies are approved by the Department of Insurance in the U.S. Virgin Islands.

RENTERS INSURANCE FROM THE HARTFORD

800-909-5191

Members who rent a condo, apartment, or house can protect themselves and their personal belongings through the AARP® Homeowners Insurance Program from The Hartford. You can get exclusive savings on renters insurance, which covers losses from theft, fire, or storm damage, plus additional savings when you bundle your renters and auto policies. No-cost, no-obligation quotes are available.



Got a question? Check out the **AARP Help Center.** Search videos and articles
to help you learn more about AARP and
manage your membership—all in one place.

Get started at: help.aarp.org

aarp.org/insurance-guide

VEHICLE INSURANCE

AARP° AUTO INSURANCE PROGRAM FROM THE HARTFORD 888-277-6436 Members can get exclusive savings, including up to 10%* off their premium, plus discounts for requesting a quote online, or for bundling their auto and home policies. Added benefits include Accident Forgiveness and Disappearing Deductible[†], as well as highly rated claims services. No-cost, no-obligation quotes are available.

*Savings may vary. Rate difference for AARP members and nonmembers vary by state and AARP membership tenure. †Terms and conditions apply.

AARP° MOTORCYCLE INSURANCE PROGRAM FROM FOREMOST°

844-592-1365, code X099

Discounts and coverage for your bike, optional equipment, and safety apparel; plus, towing and roadside assistance just for motorcycles. Customers in nearly all states also receive a complimentary DNA+ Forensic Coding system that helps protect their bikes from theft.

COLLECTIBLE VEHICLE, RECREATION VEHICLE, AND WATERCRAFT INSURANCE PROGRAMS FROM THE HARTFORD

800-555-2510

Protection available for motor homes, collector vehicles, boats, and personal watercraft through The Hartford's Nutmeg Agency. No-cost, no-obligation quotes are available.



aarp.org/finance-guide

BANKING & INVESTMENTS

8-MONTH NO-PENALTY CD FROM MARCUS BY GOLDMAN SACHS° 833-956-2277 Members can open an 8-month no-penalty CD online in minutes with no fees and lock in a higher interest rate than what's available with a Marcus Online Savings Account. You'll have the flexibility to withdraw your full balance online beginning seven days after funding, with no penalty.

AARP° ANNUITY MARKETPLACE POWERED BY BLUEPRINT INCOME

800-484-0469

Access to an online marketplace of annuities that offer a guaranteed return or income from highly rated insurers. Plus, a complimentary annual retirement income checkup with a licensed Blueprint Income agent.

AARP° DIGITAL BANKING FROM MARCUS BY GOLDMAN SACHS°

833-956-2277

Goldman Sachs designed Marcus to help you make the most of your money with a high-yield online savings account and no-penalty CDs. There are special offers available for AARP members. Marcus offers convenient online access and a US-based Contact Center for assistance. FDIC-insured.

AARP° ESSENTIAL
REWARDS MASTERCARD°
FROM BARCLAYS

FROM BARCLAYS 866-419-0836

AARP° TRAVEL
REWARDS MASTERCARD°
FROM BARCLAYS
866-755-8704

HIGH YIELD SAVINGS FROM MARCUS BY GOLDMAN SACHS® 833-956-2277 Upon approval, cardmembers can earn a \$100 cash back bonus if they spend \$500 on purchases in the first 90 days. Cardmembers also earn 3% cash back on gas station and drug store purchases (excluding Target and Walmart), 2% cash back on medical expenses and 1% cash back on all other purchases. There is no annual fee.

Upon approval, cardmembers can earn a \$100 cash back bonus if they spend \$500 on purchases in the first 90 days. Cardmembers also earn 3% cash back on airfare, hotel stays and car rentals, 2% cash back on restaurant purchases, and 1% cash back on all other purchases. There is no annual fee.

Members earn a rate that's 0.10% higher than the stated available Annual Percentage Yield (APY) at marcus.com for 24 months. You can protect and grow your savings in a high-yield account that's FDIC-insured and backed by the financial expertise of Goldman Sachs. An account can be opened online in minutes. No fees. Easy transfer from your current bank.

aarp.org/finance-guide

FINANCIAL PLANNING

AARP FOUNDATION TAX-AIDE

888-687-2277

Volunteer to help low- to moderate-income taxpayers with tax preparation and filing, or receive help with your taxes. This is the largest free, volunteer-run tax preparation and assistance service in the nation.

AARP MONEY MAP™

Dealing with debt or an unexpected expense? AARP Money Map™ is a free tool that helps you take control of your debt and get your finances back on track with an action plan.

AARP PODCASTS: CLOSING THE SAVINGS GAP™ WITH JEAN CHATZKY Hear AARP Financial Ambassador Jean Chatzky talk to real women as they partner with a financial advisor and take the necessary steps toward a secure financial future.

INTERVIEW AN ADVISOR™ TOOL

This free resource helps you understand a financial advisor's credentials, compensation, and tips on how to get the conversation started around your needs.

MONEY TOOLS

Keep track of your finances and plan for events such as retirement with our suite of web-based tools. Learn how much will be needed for retirement, how to maximize your Social Security benefits, how to figure out when your mortgage will be paid off, how much your 401(k) contributes to retirement, and more.

SAVI STUDENT LOAN REPAYMENT TOOL

Find out if you can lower your student loan payments and find forgiveness options. Get a free repayment and forgiveness eligibility review, plus AARP members and their families can save up to \$50 off of Savi Essential or Savi Pro services, which include customized support.

TRUST & WILL ESTATE PLANNING

10% discount on trusts, wills, and estate planning documents created online.



Visit **aarp.org/rewards** and sign up for **AARP Rewards** for access to members-only rewards and experiences. When you sign up, you earn 50% more points on every activity.

aarp.org/finance-guide

FRAUD PREVENTION

AARP FRAUD WATCH NETWORK™

Learn how to proactively spot the latest scams. Sign up for free Watchdog Alerts, search for scams in your area with an interactive scam-tracking map, or connect with other reliable and up-to-date resources so you can better protect yourself and loved ones.

AARP FRAUD WATCH NETWORK™ HELPLINE 877-908-3360

Call our dedicated helpline for free support or guidance if you or a loved one have been targeted by a scam or to report a scam. Our fraud specialists are available Monday-Friday, 8 a.m.-8 p.m. ET.

AARP PODCASTS: THE PERFECT SCAM[™]

Subscribe to *The Perfect Scam*, AARP's award-winning and popular podcast that tells the true stories of people who find themselves the target of a scam. Host Bob Sullivan talks to leading fraud experts who pull back the curtain on how scammers operate.

RETIREMENT

AARP SOCIAL SECURITY RESOURCE CENTER

Find clear, comprehensive answers to the most-asked questions about claiming your Social Security retirement benefits, including how benefits are calculated, how working and taxes affect your benefits, how-to videos on top-asked questions, how family considerations such as your spouse, a divorce, or your survivors factor in, and much more.

RETIREMENT RESOURCES

Start planning the retirement you want with tools and expert resources to help you chart your course—whether you want to travel the world, continue to work, or spend more time with your family.



You can use the **Retirement Calculator** to get a personalized snapshot that accounts for salary increase, employer match, and other factors. Visit **aarp.org/retirementcalculator** to learn more.



aarp.org/work-guide

Search our job board for hundreds of full-time, part-time, and remote positions **AARP JOB BOARD**

with employers who are committed to an age-diverse workforce.

AARP PROGRAMS Webinars, interactive videos, online career expos, and virtual seminars created

to help those 50-plus learn job-search skills and gain confidence.

AARP RESUME Build job-search confidence with an expert resume review and receive feedback **ADVISOR[™] POWERED BY TOPRESUME**

on design, layout, and the proper use of keywords to get noticed by the right

people. Members can save more than 20% on writing packages.

AARP SKILLS BUILDER FOR WORK[™]

Gain new skills that could give you an edge in today's competitive job market. Choose a FREE course to get started and receive special discounts on all other courses offered by MindEdge Learning. Plus, AARP members get even bigger

discounts on courses.

AARP WORK & JOBS

Created specifically to help experienced workers find meaningful employment, our resources focus on navigating the job market, skills development, resume and interview tips, career events and webinars, and job options like part-time

work or starting a business.



aarp.org/caregiving-guide

AARP FAMILY CAREGIVING

877-333-5885

Whether you're a new or continuing caregiver, the AARP Family Caregiving site provides help to manage your journey with practical tips, real-world support, and access to resources to help you and your loved one.

AARP FAMILY CAREGIVING GUIDES

This resource guide provides straightforward information and checklists that help guide family conversations. It also outlines what you need to do in five simple, easy-to-understand steps to take care of your loved one in the best possible way.

AARP PROGRAMS

Learn skills that will help you on your caregiving journey by connecting through webinars, interactive videos, and our virtual caregiving seminars.

CARELINX IN-HOME CARE

888-660-9794

CareLinx is a nationwide online network that connects families with prescreened, professional caregivers. AARP members who are new to CareLinx receive a 3% discount on in-home caregiving services.

GRANDPAD, POWERED BY CONSUMER CELLULAR

877-202-4118

GrandPad is a tablet designed to help your loved one stay connected to family and friends and stay safe from spammers and scammers. Members save 5% on a monthly subscription, which includes unlimited service on a secure, private network.

INVISAWEAR

888-362-5512

15% on all invisaWear personal safety devices as well as 15% off optional 24/7 professional monitoring services (available on a subscription basis).

LIFELINE MEDICAL ALERT SERVICE

855-345-0130

15% off the monthly service fee, plus free shipping and activation. Dependable, 24/7 access to trained care specialists to get the help you need.



By joining the AARP Family Caregivers

Discussion Group on Facebook at

facebook.com/groups/aarpfamilycaregivers,
you can connect with other caregivers to get
advice and share stories.

GAS & AUTO SERVICES

aarp.org/auto-guide

AARP AUTO Drive safer, save money, and stay on the road. From auto safety tools, car

maintenance, and tech tips to new car savings, AARP Auto puts you in the

driver's seat.

AARP AUTO

A smarter way to find a new or used car with the latest safety features and **BUYING PROGRAM** high-tech options you want at a guaranteed upfront price. On average, users

have saved thousands off the MSRP on new car purchases. Shop online for

hundreds of vehicles-all from the comfort of home.

AARP DRIVER SAFETY Find resources to help you stay independent, safe, and confident while on

the road through leading educational programs, including: AARP Smart

Driver[™] course, CarFit[™], Smart DriverTEK[™], and We Need to Talk.

AARP SMART DRIVER™ COURSE The course can help you stay safe behind the wheel and may even help you

save on auto insurance and maintenance costs. Members can take the course

at a discounted rate in a classroom or online.

NEW AARP SAFETRIP™ APP

The app provides valuable insights into how you drive and rewards

your successes. AARP members enjoy extra features, like the ability to compare driving scores with friends and family, and earn 50% more

AARP Rewards points.

ALLSTATE ROADSIDE

800-714-0350

Up to 20% off annual membership fees for Allstate Roadside plans, including Roadside Elite. Plan rates start at \$5.50/month. Benefits include 24/7 towing,

jump-starts, tire changes, lockout assistance, fuel delivery, and more.

CARFITSM Learn how to adjust your fit within your personal vehicle for maximum safety

and comfort.



Learn with quizzes and videos—plus, save up to 10% off gift cards and access Members Only Rewards when you activate **AARP Rewards** at aarp.org/rewards.

aarp.org/auto-guide

EXXON™ MOBIL™

888-739-2730 (REWARD+)

When you link your Exxon Mobil Rewards+™ account to your AARP membership, you earn extra points every day on the things you already buy, like fuel, car washes, and convenience store items, and 2x the points on fuel on member days. AARP members who are new to the Exxon Mobil Rewards+™ program will also receive a 500-point bonus (\$5 in savings) after their first fill-up to redeem toward Exxon or Mobil fuel or convenience store items. Every 100 points you earn is the equivalent of \$1 in savings on eligible purchases.

SMART DRIVERTEK[™]

Make driving safer and more enjoyable by learning how technology is changing the driving experience and understanding how the latest vehicle technology works. Workshops are available in person or online.

WE NEED TO TALK

Family and friends of older drivers can take a free seminar filled with information and guidance to help initiate productive, caring conversations about driver safety.

VALVOLINE INSTANT OIL CHANGE

15% discount on drive-thru, stay-in-your-car oil changes—including a free 18-point maintenance check. The discount also applies toward preventive maintenance services—including radiator, transmission, and differential services, and air filter or wiper blade replacements.

Excludes batteries and state inspection services.



aarp.org/advocacy-guide

GOVERNMENT ADVOCACY

AARP is a committed advocate for you on important national and state issues such as Social Security, Medicare, high utility rates, and more.

AARP FOUNDATION LITIGATION

AARP Foundation Litigation defends and supports the rights of you and other older Americans through the legal system, fighting consumer fraud and discrimination in healthcare, employment, housing, and much more.

24/7 AARP MEMBERSHIP CARD ACCESS

Register online at **aarp.org/createaccount** and use your membership card the moment you join.



Print it at home



Download it to your phone



Add it to your digital wallet



Use it on your favorite benefits

HOME & REAL ESTATE

aarp.org/home-guide

AARP® REAL ESTATE BENEFITS BY ANYWHERE

800-608-6819

Assistance with buying or selling a home from one of Anywhere's trusted real estate brands, including Better Homes and Gardens® Real Estate, Century 21®, Coldwell Banker®, Corcoran Group, and ERA® Real Estate. Plus, \$300-\$7,200 in benefits based on the final sale or purchase price of your home. Depending on the location of your home, you will receive your benefits as cash, a gift card, or a commission reduction.

AARP° MOVING SERVICES POWERED BY SHYFT

888-501-3181

Members save up to \$250 when they book moving services through Shyft. Dedicated Shyft Move Managers are trained to compare multiple pricing options among verified moving companies, lock in a rate upon booking, and help oversee your move.

AMERICAN HOME SHIELD 866-819-3917 \$36 or more off any American Home Shield* home warranty plan that can help cover the cost to repair or replace parts of home appliances and systems that break down over time. Plus, this discount can be combined with any current, eligible offer from American Home Shield to save you more.

Limitations and exclusions apply. Valid only for new American Home Shield members.

BUDGET TRUCK RENTAL

866-470-7374

20% off Sunday through Thursday and 10% off Friday and Saturday, plus a $10\mbox{-per-day}$ Physical Damage Waiver.

Visit website for full offer details.

HOUSING & MOBILITY RESOURCES

Learn how to live independently in your home and community as you age. Resources on subjects from making your home beautiful, safe, and comfortable to the best means of travel, whether it be walking, biking, or taking public transportation.

PORCH HOME SERVICES 855-707-0141

5% off small jobs completed by a Porch handyman and enhanced property protection for both small jobs and major home improvements. Plus, you get complimentary access to a dedicated Porch Home Assistant team that can help you book and manage your projects, assist with moving services, and more.



TECHNOLOGY AND WIRELESS

aarp.org/tech-guide

AARP® IDENTITY THEFT PROTECTION **POWERED BY NORTON™**

844-506-4198

Up to 53% off plans that protect against hackers stealing your personal information and infecting your devices. Options for individuals, couples, and families are available.

Terms apply.

AT&T

Members can learn how to save \$10 per line per month on the AT&T Unlimited Premium[™] plan, plus receive up to \$50 in waived activation and upgrade fees.

CONSUMER CELLULAR

888-726-7951

5% off monthly service and usage charges and 30% off select accessories. Plans start at \$20 per month, require no contract, and include free activation. Two lines of unlimited talk, text and data for \$55 per month. No contract is required. Includes free activation and an extended risk-free guarantee.

Offers cannot be combined.

NORTON™ 360 **PROTECTION**

844-388-0379

Up to 66% off on a Norton 360 plan to help block hackers from infecting your devices with malware, stealing your information while you're online, and spying on you through your computer's webcam. Options for individuals, couples, and families are available.

Terms apply.

NORTON ULTIMATE HELP DESK

844-512-9365

Savings on remote IT help for your computers and devices-15% off a monthly plan and 14% off a single-use plan.

Terms apply.

THE UPS STORE®

20% off online printing services.



Try **AARP Perks**™ now! It's a helpful web browser tool that connects you with AARP offerings as you browse online. Install now: aarp.org/perks

MAGAZINES AND RESOURCES

aarp.org/resources-guide

AARP THE MAGAZINE Stay in the know with celebrity interviews and features on health and tech,

plus tips, recipes, book and movie reviews, and more with the definitive lifestyle publication for AARP's millions of members. Read it in print, or access a digital version by downloading the AARP Publications app from the Apple

or Google Play stores.

AARP MEMBERS Enjoy access to AARP entertainment articles, podcasts, and videos curated just

ONLY ACCESS for AARP members.

AARP.ORG Get the news, information, and resources you need on health and wellness,

finances, work and jobs, retirement, and more at aarp.org or in Spanish

at aarp.org/espanol.

AARP BOOKSTORE Find e-books, print books, and free downloads on your favorite topics. Plus,

members save 40% on select popular titles, including AARP tech guides.

AARP BULLETIN Get timely insights and in-depth analyses important to Americans 50-plus

on topics including health, Medicare, Social Security, finances, and consumer protection. Read it in print, or access a digital version by downloading the

AARP Publications app from the Apple or Google Play stores.

AARP NOW APP Get easy access to daily news, information on nearby events, and benefits—

anytime, anywhere—by downloading our free app. Available for iOS and Android devices. Text the word "AARPNOW" to 50757 for a link to download

AARP Now.

AARP REWARDS Get ready for whatever life throws your way with our free loyalty program,

designed to help improve your mind, body, and bank account. As an AARP member, you'll earn 50% more points, get rewards faster, and unlock our

stash of members-only rewards.

AARP PUBLICATIONS APP Access the latest *AARP the Magazine* and *Bulletin* issues through our new app

that can be downloaded at aarp.org/app.



aarp.org/community-guide

EVENTS

AARP NEAR YOU

Connect, learn, and have fun for free and from the comfort of your home—
explore entertaining virtual events, roundtable discussions, and lecture series.

AARP PROGRAMS

Your source for interactive virtual seminars and online learning. Topics include job search skills, family caregiving, fraud prevention, Social Security, and Medicare.

CONNECT2AFFECT Discover a network of resources designed to help you build stronger social connections. Find tips on staying connected, learn how to strengthen your

friendships, and take the Isolation Assessment to see how connected you are.

LOCAL AARP CHAPTERS

Help improve your community with your experience, talent, and compassion by joining a chapter in your area. Chapters are open to all local AARP members

and are nongovernmental, nonpartisan, and nonprofit.

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Want to get the most out of your membership?

Begin your member journey with fun video tutorials. See how to sign up for AARP Rewards, download the AARP Now app, and more at:

AARP.org/forme

aarp.org/community-guide

VOLUNTEERING

AARP DRIVER SAFETY

Become a part of the safe-driving solution in your community. Help others get on the road to safety as an AARP Driver Safety instructor or coordinator.

AARP FOUNDATION EXPERIENCE CORPS

Put your time, knowledge, and talent to use by volunteering to tutor and mentor young people. Experience Corps is a proven program made up of volunteers 50 and older who help struggling students become great readers before they finish the third grade.

AARP FOUNDATION

Here when you need us. AARP Foundation, AARP's charitable affiliate, works to ensure that low-income older adults have nutritious food, affordable housing, a steady income, and strong and sustaining social bonds. The Foundation collaborates with individuals and organizations who share a commitment to innovation and a passion for problem-solving. Supporting its efforts with vigorous legal advocacy, the Foundation creates and advances effective solutions that help struggling older adults secure the essentials. The programs and services of AARP Foundation require funding beyond your membership dues. Through the generosity of members, we are able to help vulnerable seniors recover their confidence, regain a foothold, and transform their lives.

AARP STATE OFFICES

Get more involved, no matter where you live. AARP has offices in every state, D.C., Puerto Rico, and the U.S. Virgin Islands. Find your local AARP office for news, events, programs, and volunteer opportunities of interest to you.

CREATE THE GOOD

Find virtual volunteer opportunities to share your life experiences, skills, and passions in your community. Post your own service projects and recruit helping hands for free.



Need to get in touch with AARP? Want to update your contact information? How about adding a spouse to your membership account? Whatever you're looking for, we're here to help. For faster service, please write your AARP membership number on all correspondence and have it available when calling AARP.

HOW TO CREATE AN ONLINE ACCOUNT

Visit **aarp.org/createaccount** and fill out the registration form. Then, you can log in to view or edit the details of your membership. Once logged in, click your name in the red banner at the top of the page and then select My Account. In the Account Details tab, you can update your personal information.

CHANGE OF ADDRESS

Please let us know six weeks in advance if you intend to move. There are a few easy ways you can inform us of any upcoming address changes.

Online: The easiest way to update your address is online at **aarp.org**. You will need to create an account first at **aarp.org/createaccount**.

By mail: If possible, please include your mailing label from *AARP The Magazine* or *AARP Bulletin* when sending your change-of-address correspondence to the address at the bottom of this page.

Post office: A change-of-address form is available from your local post office. It's an easy way to notify us and others. Or you can submit your address changes to the USPS at **moversguide.usps.com**.

MEMBERSHIP INQUIRIES

Questions about your membership? Need to add a secondary member to your AARP account for free? Not receiving your magazine? Please contact us by phone (888-687-2277) or by mail (AARP, 3200 East Carson Street, Lakewood, CA 90712).

MEMBERSHIP RENEWAL

AARP will send you renewal notices before your membership expires. Renewing prior to your membership expiration ensures that everything will continue uninterrupted. For your convenience, you are now able to renew your membership online.



AARP is committed to maintaining your trust by respecting and protecting your privacy. This Privacy Notice highlights how we collect, use, share, and protect personal data and the choices you have to limit how we share your personal data and communicate with you. Please visit **aarp.org/privacy** to review our full *Privacy Policy*, which contains additional details.

DATA PROTECTION

We use administrative, technical, and physical security measures designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, access, disclosure, or use.

DATA SHARING

With some exceptions such as those described here, we do not share your personal data with unaffiliated entities (entities that are not owned or controlled by AARP) without your consent. We may share personal data with companies we have selected to provide AARP-branded products or services and/or discounts to AARP members. Some of these providers pay a fee for the right to use our brand and to access our membership list and related data. These fees are used to support our nonprofit mission. These providers are contractually required to treat the personal data AARP provides as confidential, and to use the personal data only to offer, provide, maintain, and analyze the contracted products, services, or discounts to AARP members. Some of these providers may collect personal data about our members through their own interactions with such members and may share some or all of this data with AARP to help us provide more effective and personalized service. These providers' data-collection and sharing practices are governed by their own privacy policies. We may occasionally share personal data with select, unaffiliated nonprofit organizations when we believe such data sharing is in the best interest of our members and nonprofit mission. We may share personal data with vendors and social media networks we hire to provide services or perform business functions on our behalf, but these vendors are contractually obligated to use such personal data only to provide the services AARP has requested they perform on our behalf. Finally, we may share personal data pursuant to legal requirements as necessary to protect ourselves, our members, or others, or in connection with a business transfer or substantial transaction such as a sale, merger, consolidation, or bankruptcy.

DATA COLLECTION & USE

We collect and use personal data from or about you to help us support our nonprofit mission and serve our membership, including to communicate with you through various channels; deliver the information, programs, and products/services you request; and evaluate the effectiveness of our programs and membership offerings. When you apply for membership, we initially collect basic personal data from you, such as your name, contact information, and date of birth. Throughout your membership, we collect additional personal data, such as information about your participation in AARP activities and member services. We collect this data through your interactions with us offline and through our websites and applications. We may also collect data about you from other sources.

YOUR CHOICES

We strive to provide you reasonable choices regarding our collection, use, and sharing of your personal data. We provide you access to review and correct your personal data, provide you options regarding how we share personal data with the providers of AARP-branded products or services and/or discounts and unaffiliated nonprofit organizations, and give you options for how we communicate with you, among other choices.

You may contact us at any time regarding these choices as follows:

Visit us at: help.aarp.org
Call us at: 888-687-2277
Text us at: 833-259-2277 (AARP)

Write to us at: AARP Membership Center, 3200 East Carson Street, Lakewood, CA 90712

Please visit aarp.org/privacy to review our full *Privacy Policy*, which contains additional details.

AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions. Please contact the provider directly for details.