

# First Protect

Proudly protecting our first responders



You deal with life and death situations every day. You are the first one at the scene often putting your life on the line to protect, serve, and aid others. You have seen the worst that can happen and the devastation left in its wake – physical, emotional, and financial.

## First Protect group level term life insurance

Think of your loved ones and how life would change if something were to happen to you. With First Protect, you can provide protection and peace of mind.

### Unique product features

-  **Coverage with no war or terrorism exclusions.** You are covered on and off duty with no hazardous, line of duty or occupational restrictions.
-  **Emergency death benefit.** Payment of up to \$15,000 mailed within one business day of notification of death (subject to contestability).
-  **Optional spouse and child coverage.** Purchase coverage for your spouse and children using the same enrollment form.
-  **Portable.** After you retire or separate, you can continue your coverage for you and your family.

### Non-insurance AFBA member benefit

-  **Family survivor college scholarship.** Benefit of \$10,000 per year per family, up to a total of \$40,000 toward a college degree for the surviving spouse and children in case of death as a result of U.S. recognized acts of domestic or foreign terrorism or in operations at the scene of an incident.

## About AFBA

The Armed Forces Benefit Association (AFBA) was established in 1947 to promote the general welfare and economic interests of military families during war and peace. At the time, service members could not purchase life insurance that would pay a benefit if the member was killed in a war zone. Over time, we have expanded to serve government employees and its contractors, first responders – law enforcement, firefighters, and emergency medical personnel.

We have more than 430,000 members with nearly \$40B of insurance in force and have paid out more than \$1.8B in claims. With a reputation for excellent customer service and superior claims handling, we are here to serve you.

[www.afba.com](http://www.afba.com)

Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company).  
Life insurance product available in all states except New York.

Group Policy: LT050197 (Rev)  
Group Level Term FR Brochure R916

## Additional features

**Affordable life insurance from ages 18 - 64.** You can provide \$100,000 of protection for your family for \$17 month if you're under 45 and not a tobacco user.

**Coverage from \$50,000 to \$500,000.** Based on your individual situation, you decide how much coverage is right for you and your family.

**No medical exam under age 50 up to \$250,000 of coverage.** Or under age 55 up to \$100,000. For spouses, no medical exam under age 40 up to \$250,000. Just complete the enrollment form and answer a few health questions. For ages and amounts where a paramedical exam is required, it will be arranged by AFBA at no additional cost to you, in the convenience of your home or place of employment.

**Full coverage after retirement or job change.** As long as contributions are paid, coverage continues to age 70 so regardless of future occupation or health changes, you're covered.

**Spouse and child coverage.** Easily purchase coverage for your spouse and children using the same enrollment form. Ages 15 days to 6 months: \$1 per \$1,000 of coverage up to \$5,000. Ages 6 months to 21 years: \$1 per \$5,000 of coverage up to \$25,000. Or inquire about Children's Protect which provides \$50,000 of individual coverage.

## Contributions

### Non-Tobacco Rates

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
18-44	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00	\$59.50	\$68.00	\$76.50	\$85.00
45-59	\$17.00	\$34.00	\$51.00	\$68.00	\$85.00	\$102.00	\$119.00	\$136.00	\$153.00	\$170.00
60-69	\$68.00	\$136.00	\$204.00	\$272.00	\$340.00	\$408.00	\$476.00	\$544.00	\$612.00	\$680.00

### Tobacco Rates\*

18-44	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00
45-59	\$34.00	\$68.00	\$102.00	\$136.00	\$170.00	\$204.00	\$238.00	\$272.00	\$306.00	\$340.00
60-69	\$136.00	\$272.00	\$408.00	\$544.00	\$680.00	\$816.00	\$952.00	\$1,088.00	\$1,224.00	\$1,360.00

\* A Tobacco User is one who has used tobacco/nicotine products in the past 12 months.

## Underwriting

### Sponsors

Age	\$50,000	\$51,000- \$100,000	\$101,000- \$150,000	\$151,000- \$200,000	\$201,000- \$250,000	\$251,000- \$300,000	\$301,000- \$500,000
18 - 39	Orange	Orange	Orange	Orange	Orange	Grey	Grey
40 - 49	Orange	Orange	Orange	Orange	Orange	Grey	Blue
50 - 55	Orange	Blue	Blue	Blue	Blue	Blue	Blue
56 - 59	Orange	Blue	Blue	Blue	Blue	Blue	Blue
60 - 64	Blue	Blue	Blue	Blue	Blue	Blue	Blue

Orange Complete Statement of Health (SOH). If any "yes" answers on SOH, additional medical information may be required

Grey Complete SOH, Paramedical Exam, Blood Profile and Urinalysis

Blue Complete SOH, Paramedical Exam, Blood Profile, Urinalysis and Resting EKG

### Spouses and dependents

Age	\$50,000	\$51,000- \$100,000	\$101,000- \$150,000	\$151,000- \$200,000	\$201,000- \$250,000	\$251,000- \$300,000	\$301,000- \$500,000
18 - 39	Orange	Orange	Orange	Orange	Orange	Grey	Grey
40 - 49	Orange	Orange	Orange	Orange	Orange	Grey	Blue
50 - 55	Orange	Blue	Blue	Blue	Blue	Blue	Blue
56 - 59	Orange	Blue	Blue	Blue	Blue	Blue	Blue
60 - 64	Blue	Blue	Blue	Blue	Blue	Blue	Blue

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