



Government Group Level Term Life Insurance

Protection You and Your Family Can Count On

Could your family survive without your income?

Protect your loved ones: Secure a term life insurance policy from AFBA today.*

Government Group Level Term is designed specifically to cover current and former government employees and their families. This product provides peace of mind, and assures our government employees with the confidence they need from a company that has been insuring its members for nearly 70 years.

Unfortunately, when living and working in this fast paced world, adults with dependents often lack sufficient coverage to protect their survivors if they were to die unexpectedly.

Experts recommend having enough life insurance to replace income for 7 to 10 years. The reality is that the typical couple has less than half that amount.**

AFBA offers term life coverage at competitive rates, especially created for groups who currently work or have worked for a government agency. You and your spouse are eligible to enroll for a maximum of \$500,000 through age 64 provided you are a United States citizen. Your children are eligible for coverage up to \$50,000.

Product features include:

- **Coverage ON and OFF duty**
- **No hazardous, line of duty, or occupational restrictions**
- **No combat or terrorism exclusions**
- **Emergency death benefit payment of up to \$15,000 within one business day of notification**
- **Optional spouse and child coverage**
- **\$40,000 family survivor college scholarship***

* Life insurance product underwritten by 5Star Life Insurance Company (A Baton Rouge, Louisiana company). Life insurance product available in all states except New York. The product is also available in the District of Columbia, American Samoa, and Puerto Rico.

** LIMRA Facts About Life (Sept. '09).

* Visit www.afba.com for full details on the Charles C. Blanton AFBA Family Survivor College Scholarship.

Since 1947, Armed Forces Benefit Association (AFBA), has provided life insurance to the members of the U.S. uniformed military services and their families. We now offer products specifically designed to provide protection for current and former **government employees and their families.**

AFBA has over 420,000 members with nearly \$40 billion of insurance in force and has paid out more than \$1.7 billion in claims.

With a reputation for unparalleled customer service and superior claims handling, we look forward to serving you.

Contact AFBA
1-800-776-2322
www.afba.com



Government Group Level Term Life Insurance

Take advantage of this unique opportunity and get protection for you and your family. What's more, signing up for this valuable coverage is easy and no paramedical exam is needed for sponsors under age 50 for up to \$250,000, ages 50-55 for up to \$100,000, and ages 56-59 for \$50,000 of total insurance coverage. The only requirement is the Statement of Health (SOH) on the enrollment form. If a paramedical exam is required (see chart below), it will be arranged by AFBA at no additional cost, in the comfort of your own home or office. Additional information may be required at the discretion of AFBA. Coverage is effective upon underwriting approval.

For 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	Yellow	Yellow	Yellow	Yellow	Yellow	Grey	Grey
40-49	Yellow	Yellow	Yellow	Yellow	Yellow	Grey	Red
50-55	Yellow	Yellow	Red	Red	Red	Red	Red
56-59	Yellow	Red	Red	Red	Red	Red	Red
60-64	Red	Red	Red	Red	Red	Red	Red

For 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	Yellow	Yellow	Yellow	Yellow	Yellow	Grey	Grey
40-49	Yellow	Yellow	Yellow	Yellow	Yellow	Grey	Red
50-55	Yellow	Yellow	Red	Red	Red	Red	Red
56-59	Yellow	Red	Red	Red	Red	Red	Red
60-64	Red	Red	Red	Red	Red	Red	Red



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



Complete SOH, Paramedical Exam, Blood Profile and Urinalysis



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

Children's Rider

Dependent children under age 21 (23 if a full-time student) are eligible for coverage under the Children's Rider. Simply answer a few Statement of Health (SOH) questions. 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, ask about our Children's Term Life Insurance which provides \$50,000 of individual coverage.**

Scholarship Benefit

Families of eligible insured's can benefit from the Charles C. Blanton AFBA Family Survivor College Scholarship. The surviving spouse and children of AFBA eligible members who die as a result of U.S. Government recognized acts of foreign or domestic terrorism, or in operations at the scene of an incident are eligible. The scholarship provides up to \$10,000 per year, per family, up to a total maximum benefit of \$40,000 toward a college degree.

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	\$6.46	\$12.92	\$19.37	\$25.83	\$32.29	\$38.75	\$45.21	\$51.66	\$58.12	\$64.58
45-59	\$13.54	\$27.08	\$40.62	\$54.16	\$67.71	\$81.25	\$94.79	\$108.33	\$121.87	\$135.41
60-69	\$56.66	\$113.33	\$169.99	\$226.66	\$283.22	\$339.99	\$396.65	\$453.32	\$509.98	\$566.64

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	\$9.37	\$18.75	\$28.12	\$37.50	\$46.87	\$56.25	\$65.62	\$75.00	\$84.37	\$93.75
45-59	\$26.04	\$52.08	\$78.12	\$104.16	\$130.20	\$156.24	\$182.28	\$208.33	\$234.37	\$260.41
60-69	\$103.75	\$207.49	\$311.24	\$414.98	\$518.73	\$622.48	\$726.22	\$829.97	\$933.71	\$1,037.46

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

Coverage continues to age 70 and cannot be canceled as long as insurance contributions are paid. Contributions change on the anniversary of your coverage effective date following entry into a new age group. Contributions are based on current age at enrollment. Contributions may increase should AFBA encounter a significant change to cost factors like expenses, persistency, mortality or interest rates. Refer to your Certificate of insurance for more details.