



# Better Alternative Group Term Life Insurance

## Securing military families since 1947

### Could your family survive without your income?

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

You understand what it means to put on your uniform every day and serve this great nation and what it means to have others depend on you. Your family depends on you.

A military family makes great sacrifices that allow their loved ones to serve, and for the family who makes the ultimate sacrifice, the loss of a beloved spouse or other family member is painful enough without added financial worries. Think of the hardship and expenses your family would face alone – without you and the security you provide.

Servicemembers Group Life Insurance (SGLI) offers support, but is it enough? For most military families, the answer is no.

Many financial advisors indicate that families need life insurance coverage that equals 7 to 10 times their annual income in order to adequately protect against the untimely death of a breadwinner. And when you leave active duty service, Veterans Group Life Insurance (VGLI), the replacement for SGLI, becomes very costly.

You can provide the protection and peace of mind your loved ones need at affordable rates with the Better Alternative group term life insurance coverage offered by AFBA. Active duty, retirees, veterans, and their spouses are eligible to apply.

In addition to peace of mind, AFBA offers access a wealth of benefits for you and your family. Visit [www.afba.com](http://www.afba.com) for complete details.

The Armed Forces Benefit Association was established in 1947 with the support of the General of the Army, Dwight D. Eisenhower, to ease the strain on military members and their families during wartime. At that time, service members could not purchase life insurance that would pay a death benefit if the member was killed in a war zone.

From its first offices in the basement of the Pentagon, and for 70 years, AFBA has stood by our country's armed forces by providing life insurance in both war and peace to those who serve this great nation.

Today, AFBA has more than 430,000 members with \$40 billion of insurance in force and since 1947, has paid out more than \$1.8 billion in claims. With a reputation for unparalleled customer service and superior claims handling, we look forward to serving you and your family.

Contact  
Paul Bartlett  
888-215-1144 Ext. 302

\* Life insurance products underwritten by 5 Star Life Insurance Company (a Baton Rouge, LA company) with an administrative office at 909 N. Washington Street, Alexandria, Virginia 22314. Products available in all states plus the District of Columbia, American Samoa, Puerto Rico, Guam, and the US Virgin Islands. Products offered in the state of New York are underwritten by New York Life Insurance Company located at 51 Madison Avenue, New York, NY 10010. (NAIC No. 66915)



## With Better Alternative Group Term Life Insurance, you get:

Affordable life insurance. You can provide \$50,000 of protection for your family for as little as \$4 a month if you're under 50 years of age and don't use tobacco products. See rate charts below.

Benefits designed with you—the servicemember—in mind. Our coverage has NO combat or terrorism exclusions, and you are covered on and off duty. So no matter what you are doing or where you are in the world, you are covered 24/7.

No medical exam under age 50 up to \$250,000 of coverage and up to age 60 for \$100,000. For spouses, no medical exam under age 40 up to \$250,000 and under age 50 up to \$150,000. Just complete the enrollment form and answer a few health questions.

Coverage from \$50,000 to \$400,000. Based on your individual situation, you decide how much coverage is right for you and your family.

Emergency death benefit payment. Up to \$15,000 is mailed to the beneficiary within one business day of notification to help your loved ones with immediate costs.

Full coverage after retirement or separation. As long as contributions are paid, coverage continues to age 70. (After 70th birthday, coverage terminates on policy anniversary date.) There are no occupation restrictions, so regardless of what you do after the military, you're covered. Regardless of any health issues that may develop in the future, you're still covered.

Spouse and child coverage. You can easily purchase coverage for your spouse and child(ren) using the same enrollment form.

### Non-insurance AFBA member benefit:

Family survivor college scholarship. Your spouse and children are eligible for \$10,000 per year, per family, up to a total maximum benefit of \$40,000 toward a college degree, if you are killed in a combat zone as a result of combat action, or as a result of acts of foreign or domestic terrorism. See [www.afba.com](http://www.afba.com) for details.

Providing peace of mind for your family is affordable and enrolling is easy. Call today or go to [www.afba.com](http://www.afba.com) to enroll.

### Current Monthly Contributions (Male/Female) Non-Tobacco

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00
50-59	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00
60-69	\$44.00	\$88.00	\$132.00	\$176.00	\$220.00	\$264.00	\$308.00	\$352.00

### Current Monthly Contributions (Male/Female) Tobacco\*

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00
50-59	\$36.00	\$72.00	\$108.00	\$144.00	\$180.00	\$216.00	\$252.00	\$288.00
60-69	\$88.00	\$176.00	\$264.00	\$352.00	\$440.00	\$528.00	\$616.00	\$704.00

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

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