

Better Alternative






Group Level Term Life Insurance for Military Members and their Families underwritten by 5Star Life Insurance Company



Protection you and your family can count on

You understand what it means to put on the uniform every day to serve this great nation and what it means to have others depend on you. You provide protection and peace of mind to our country and you can do the same at home. An AFBA member benefit funded by life insurance underwritten by 5Star Life Insurance Company offers features suited to the military family.

Coverage Features

-  **No war or terrorism exclusions**
You are covered on and off duty with no hazardous, line of duty or occupational restrictions.
-  **Keep the coverage**
After you retire or separate, you can continue your coverage for you and your family as long as contributions are paid.
-  **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**
Easily purchase coverage using the same enrollment form.
-  **Ease of payment**
Simple payment available through military allotment.

About AFBA

The Armed Forces Benefit Association (AFBA) is a not-for-profit association established in 1947 to promote the general welfare and economic interests of military families during war and peace. Over time, we have expanded membership eligibility to also serve federal government employees and contractors, as well as first responders – law enforcement, firefighters, and emergency medical personnel.

Today, we serve more than 650,000 members protected by \$46 billion of survivor benefits. \$2 billion of survivor benefits have been paid to the families of AFBA members since our founding.

Learn more at: www.afba.com

Photos courtesy of The Department of Defense. Credits: Sgt. Mickey Miller, Master Sgt. Mark Olsen

Member death benefits provided by AFBA are underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314. Member death benefits not available in all states and U.S. Territories.

Additional Features

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

No medical exam up to age 50 for \$250,000 of coverage and up to age 60 for \$100,000. Just complete the enrollment form and answer a few health questions. Coverage is not guaranteed to issue and is dependent upon the answers to the health questions.

Full coverage after retirement or separation. As long as contributions are paid, coverage continues to age 70*. There are no occupation restrictions, so regardless of what you do after separation or any health issues that develop in the future, you're covered.

* After 70th birthday, coverage terminates on policy anniversary date.

Monthly Contributions

Non-Tobacco Rates

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00
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

Tobacco Rates**

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00
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.

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. (Not available in Virginia.)

Enrolling is easy. Contact us today:

I look forward to servicing your insurance needs.

Paul Bartlett

AFBA Regional Director (WCA132)

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