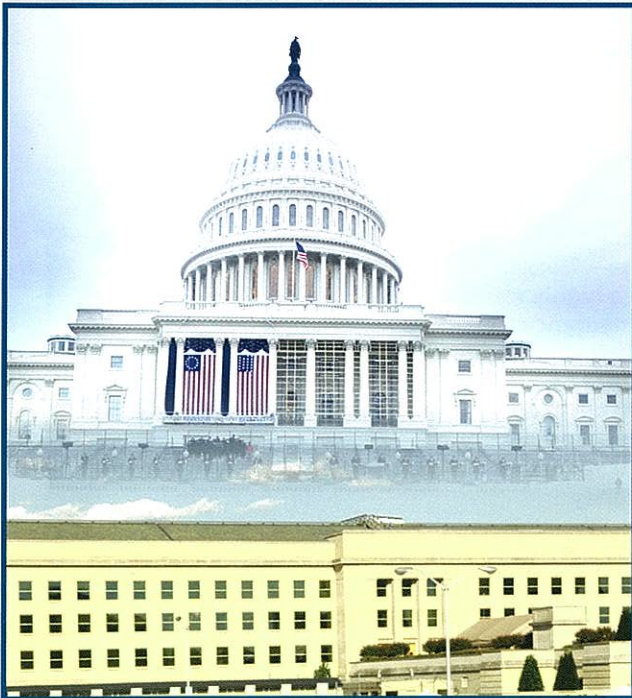
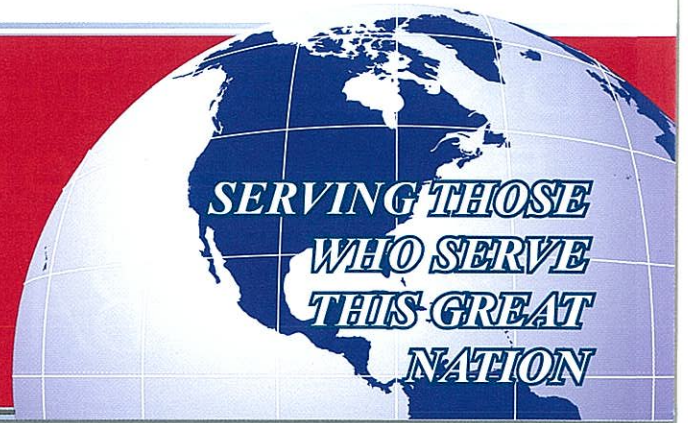


# DISCOVER THE BENEFITS OF



# AFBA



## *AFBA Cares*

AFBA is constantly improving its life insurance products and member benefits. Our low-cost life insurance is provided without any war or terrorism exclusions, and you are covered 24/7. An Emergency Death Benefit of up to \$15,000 (depending upon the amount of coverage then in effect) is mailed within 24 hours of notice\*. From military to government to members of Homeland Security, including first responders, to DoD contractors we strive to give you the best coverage for your family's peace of mind. Also, spouses and dependants over the age of 18 now qualify for membership in AFBA.

## *History and Background*

Armed Forces Benefit Association, known as AFBA, was established in February 1947 as a non-profit voluntary membership association with the support of the

Secretary of War, Mr. Robert Patterson, and the Chief of Staff, General of the Army Dwight D. Eisenhower "to promote the general welfare and economic interests of its members and their families by providing

low cost group life insurance and related benefits and services principally to military families during peace and war." The Association has over 345,000 members and associate members with \$37 billion of insurance in force.



## *Life Insurance*

**Select Term** allows you to tailor your coverage and cost to fit your needs over a specified period of time or either 10, 15, or 20 years. During the chosen period,

## **Do a friend a favor!**

***Pull this section out of the Financial Planning Guide when you are finished and pass it on – so they too can discover the benefits of AFBA.***

**Thank You!**

# DISCOVER THE BENEFITS OF



# AFBA



the coverage and cost is guaranteed to remain level. For example, a 20 year period at \$100,000 of coverage will cost the same amount each year and coverage will remain at \$100,000. We also offer 25 and 30 year coverage in which the cost is guaranteed for 10 years. After ten years, your cost is projected to remain level for the rest of the term, but is not guaranteed. You select the level of coverage and term that best fits your needs.

Select Term can be purchased up to age 70, depending on the term selected, in face amounts of \$100,000 to \$1,000,000. Amounts over \$500,000 require home office approval.



**Better Alternative** is group term life insurance specifically designed for armed services personnel and their dependents. Coverage continues after retirement or separation from the military with contributions significantly lower than VGLI. Better Alternative offers \$50,000 to \$400,000 of level term coverage in \$50,000 increments up to age 70 with periodic contribution increases. Coverage can be purchased through age 59.

**5Star Group Level Term** is available to members in coverage amounts of \$50,000

to \$500,000 in \$50,000 units. Your spouse, through age 59, may also be covered up to \$500,000. Coverage continues to age 70 as long as contributions are paid.

Insurance is underwritten by 5Star Life Insurance Co.

(Administrative Office—Alexandria, VA), a highly rated life insurance company. Products may not be available in all states. Contact us for rates and eligibility.



## Banking

5Star Bank, a related enterprise of AFBA, offers a variety of credit cards with reward programs that provides you a choice of free round-trip air travel, cash back, or merchandise — all without an annual fee.

In addition to credit cards, checking and savings accounts, money market accounts, certificates of deposit, personal loans, both traditional and Roth IRA accounts, and home loans are also available. Get a same-day preapproval loan decision. Call **(877) 268-1240** to speak with an experienced Mortgage Consultant.

Check out our competitive rates and stay connected through the convenience of online banking **5StarBankUS.com** and mobile banking **5StarMobileUS.com**. Call **(800)-776-2265** for more information.



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# AFBA



## *Additional Benefits:*

- **Scholarship Benefit** for surviving spouses and dependents of AFBA members.\*\*
- **Mutual Funds.** In keeping with AFBA's commitment to provide quality products and ongoing service, AFBA has entered into a strategic alliance with FBR Fund Advisers, Inc., the manager of The FBR Funds. This alliance provides AFBA members access to a comprehensive family of mutual funds. To see a complete list of mutual funds managed by FBR Fund Advisers, Inc., go to [www.fbrfunds.com](http://www.fbrfunds.com).

*Investors should consider the investment objectives, risks, charges and expenses carefully before investing. This and other important information can be found in the FBR Funds prospectus. To obtain a free prospectus, please call 888.888.0025 or visit [www.fbrfunds.com](http://www.fbrfunds.com). Please read the prospectus carefully before investing.*



- **Automobile and Homeowner's insurance.** Products available through Armed Forces Insurance include home owners, renters, personal property and personal liability (umbrella) products in all 50 states and Washington, DC. Auto insurance is also available in most states. **(800) 776-2322**

## **Free Financial Planning Guide booklet.**

- **Financial Planning.** AFBA members have access to unbiased, personalized, fee-based financial planning services that cover retirement, investment, and estate planning designed to prioritize your goals and financial objectives. Call **(800) 776-2322** for a complimentary initial consultation and discounted financial planning services.



- **First Call.** "First Call" offers personalized survivor assistance such as settling military retired pay accounts, processing life insurance claims, initiating the military Survivor Benefit Plan annuity, arranging for social security benefits, processing benefits from the Department of Veterans Affairs, and explaining your VA burial entitlements. This service is offered at a special discount to AFBA members. To obtain more information and an application, call us at **(800) 776-2322**.
- **AirMed International.** The country's leading air ambulance company, offering unparalleled medical care and bedside-to-bedside transportation on a worldwide basis. Discounted pricing offered through AFBA. **(800) 776-2322**.

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# AFBA



**Health Screenings** through Life Line Screening offer non-invasive ultrasound screenings to identify the risk of stroke, vascular disease, and osteoporosis. Booking an appointment with Life Line Screening is easy. Simply go online to **LifeLineScreening.com** (source code: BDGA-018) or call **(888) 653-6190**. The cost of the screening to AFBA members is only \$129.

Let us show you how **Long Term Care** insurance can provide a "safety net" to your overall financial plan:  
**(800) 776-2264**



## Car Rental Discounts:

**Hertz** — CDP# 1636830

**(800) 654-3131**

**Avis** — AWD# D171700

**(800) 331-1212**

**Alamo** — Code: BY, ID: 706768

**(800) 462-5266**

## Free membership into the Hertz #1 Gold Club:

- Go to <http://www2.hertz.com/goldcorp>
- Enter the company name: Armed Forces Benefit Association
- Enter the CDP #: 1636830
- Enter the Promo Code #: 1315

**Travel Discounts** with Military Historical Tours, specializing in historical travel for veterans and family members to destinations around the world:  
**(800) 722-9501**

## Contact Us

**(800) 776-2322**

**www.afba.com**

**AFBA**

909 N. Washington Street  
Alexandria, VA 22314

\* Available to AFBA policyholders except for those with \$2,000 Decreasing Term.

\*\* Scholarship is offered to the surviving spouse and dependents of an **insured AFBA member** who died in a combat zone as a result of combat action or whose life was lost as a result of acts of foreign or domestic terrorism (as that term is employed by the U.S. Government), beginning with the September 11, 2001 attacks. The surviving spouse and children of **Law Enforcement, Firefighters, and Emergency Medical Service Providers** who are AFBA members and die while involved in operations at the scene of an "incident" are also eligible for this scholarship.