





Senior Protect

Group Level Term Life Insurance to Age 121
Member Benefit




You know what it means to serve and protect. You also know what it means to have others depend on you. AFBA survivor benefits are funded by life insurance underwritten by 5Star Life Insurance Company.

Senior Protect coverage features

-  **24 hour coverage.** No war or terrorism exclusions. Coverage on and off duty with no hazardous, line of duty or occupational restrictions.
-  **Emergency death benefit.** Payment of 50% of coverage up to \$12,500 mailed within one business day of notification of death (subject to contestability). No emergency death benefit if Terminal Illness rider exercised.
-  **Terminal illness benefit.** Receive 50% of the death benefit in a lump sum amount in the event of a terminal illness with less than one year of life expectancy (24-months in Illinois, Kansas, and Massachusetts). The money can be spent entirely at your discretion - to pay medical bills, out of pocket expenses, or anything else. The remainder benefit amount is paid to the beneficiary upon death.
-  **Keep the coverage.** After you retire or separate, you can continue coverage for you and your spouse.

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 while responding to or at the scene of an incident, or as a result of acts of foreign or domestic terrorism. (Not available in Virginia.)

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. Today, we serve nearly 650,000 members in the armed forces, government employees and contractors, law enforcement, firefighters, and emergency medical personnel.

Since 1947, we have paid nearly \$2 billion of survivor benefits to the families of our members. Survivor benefits are funded by life insurance underwritten by 5Star Life Insurance Company.

Learn more at: www.afba.com or call 512-454-7300.

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

Eligibility. All current and former military, Federal employees and contractors, government groups, first responders, and spouses between the ages of 50-75 are eligible to apply with coverage continuing through age 121.

Guaranteed level death benefit. Your death benefit does not decrease with age. Whatever coverage amount you select, it remains the same until death. Choose the level of coverage that best suits your needs - between \$10,000 and \$25,000 in \$5,000 increments. Rates are based on your current age when you purchase coverage, and they remain level as long as you own the coverage and contributions are paid.

Easy enrollment process. With our simplified enrollment form, applying for coverage is easy. There is no medical exam. Just answer a few health questions and sign. Coverage amounts are dependent upon the answers to the health questions.

Payment flexibility. You have control and flexibility to pay your contributions. Credit card, checking account deduction, payroll deduction, allotment, or direct billing. Frequency of payment may vary depending on payment method selected.

Spouse coverage. Secure the same great benefits for your spouse. With our simplified enrollment form, applying for coverage is easy with no medical exam, simply have your spouse answer a few health questions and sign. Coverage amounts are dependent upon the answers to the health questions.

Contributions

Rates are the same for men and women regardless of tobacco/nicotine use. Your rate is based on your age when the coverage issues and as long as contributions are paid, coverage continues until age 121. Coverage is not guaranteed to issue.

Monthly Coverage Rates (regardless of tobacco use)

Age	\$10,000	\$15,000	\$20,000	\$25,000
50	\$16.27	\$22.25	\$28.22	\$34.19
51	\$17.12	\$23.51	\$29.90	\$36.29
52	\$18.08	\$24.96	\$31.83	\$38.71
53	\$19.17	\$26.60	\$34.02	\$41.44
54	\$20.39	\$28.42	\$36.45	\$44.48
55	\$21.70	\$30.38	\$39.07	\$47.75
56	\$23.08	\$32.46	\$41.83	\$51.21
57	\$24.52	\$34.61	\$44.70	\$54.79
58	\$25.98	\$36.81	\$47.63	\$58.46
59	\$27.50	\$39.08	\$50.67	\$62.25
60	\$29.08	\$41.46	\$53.83	\$66.21
61	\$30.98	\$44.31	\$57.63	\$70.96
62	\$32.47	\$46.53	\$60.60	\$74.67

Monthly Coverage Rates (regardless of tobacco use)

Age	\$10,000	\$15,000	\$20,000	\$25,000
63	\$34.32	\$49.32	\$64.32	\$79.31
64	\$36.35	\$52.36	\$68.37	\$84.37
65	\$38.62	\$55.77	\$72.92	\$90.06
66	\$41.23	\$59.68	\$78.13	\$96.58
67	\$44.26	\$64.22	\$84.18	\$104.15
68	\$47.70	\$69.38	\$91.07	\$112.75
69	\$51.60	\$75.23	\$98.87	\$122.50
70	\$56.00	\$81.83	\$107.67	\$133.50
71	\$61.82	\$90.57	\$119.32	\$148.06
72	\$67.65	\$99.31	\$130.97	\$162.62
73	\$73.47	\$108.03	\$142.60	\$177.17
74	\$79.29	\$116.77	\$154.25	\$191.73
75	\$85.12	\$125.51	\$165.90	\$206.29

This member benefit has terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call us at 800-252-6482 or 512-454-7300 or email our insurance representative at insurance@ngat.org.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

Life insurance proceeds in the form of an accelerated death benefit are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code {26 U.S.C. Sec. 101(9)}. Consult a tax advisor for your particular situation.

The accelerated death benefit pays a percentage of the life insurance face amount in a lump sum when the insured is diagnosed with a terminal condition that will result in a limited life span of 12 months or less.

The life insurance accelerated death benefit is different from long-term care insurance. The accelerated death benefit pays a percentage of the life insurance face amount in a lump sum when the insured is diagnosed with a terminal condition that will result in a limited life span of 12 months or less. The insured does not have to incur or show expenses associated with the terminal condition. Any advance amount reduces the final death benefit amount. Long-term care insurance pay benefits based on expenses incurred by the insured for long-term care. The total benefits available vary and are selected by the insured at the time of purchase and may cover institutional care, nursing home care, skilled nursing facility care, home care, hospice care, respite care, or community care.

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