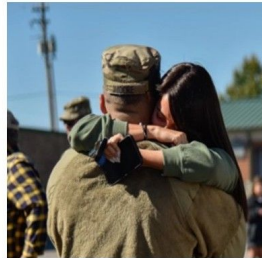


Senior Protect

Group Level Term Life Insurance to age 121

underwritten by 5Star Life Insurance Company



You know what it means to serve and protect. You also know what it means to have others depend on you. Protect your family's financial future with coverage you can count on.

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. Once you have coverage for two years, up to \$15,000 of the total death benefit is released as an Emergency Death Benefit (EDB).* 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, Massachusetts, and Washington). 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. Benefit of \$10,000 per year per family, up to a total of \$40,000 towards an undergraduate college degree for the surviving spouse and children in case of death as a result of operations going to, coming from, or at the scene of an incident. (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 over 535,000 members in the armed forces, government employees and contractors, law enforcement, firefighters, and emergency medical personnel.

Since 1947, we have paid over \$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 by contacting NGAT at 512-454-7300 or email us at insurance@ngat.org.
www.ngat.org/insurance**

* EDB is released within one business day once all requirements are met. It can be done over the phone without the need to provide a death certificate as long as third-party proof of death can be verified (subject to contestability).

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 45-75 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 \$5,000 and \$30,000 in \$5,000 increments. Rates are based on your current age when you purchase coverage.

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 Statement of Health (SOH) questions.

Payment flexibility. You have control and flexibility to pay your contributions through either credit card or checking account deduction. 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 the SOH questions and sign. Coverage amounts are dependent upon the answers to the SOH questions.

Contributions

Rates are the same for men and women regardless of tobacco/nicotine use, and based on your current age when you purchase coverage. They remain level as long as you keep the coverage and contribution are paid.

Monthly coverage rates

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
45	\$8.68	\$13.02	\$17.37	\$21.72	\$26.06	\$30.41
46	\$8.97	\$13.62	\$18.26	\$22.90	\$27.54	\$32.18
47	\$9.28	\$14.22	\$19.17	\$24.12	\$29.06	\$34.01
48	\$9.60	\$14.86	\$20.12	\$25.38	\$30.65	\$35.91
49	\$9.93	\$15.53	\$21.13	\$26.73	\$32.33	\$37.93
50	\$10.30	\$16.27	\$22.25	\$28.22	\$34.19	\$40.16
51	\$10.72	\$17.12	\$23.51	\$29.90	\$36.29	\$42.68
52	\$11.21	\$18.08	\$24.96	\$31.83	\$38.71	\$45.58
53	\$11.75	\$19.17	\$26.60	\$34.02	\$41.44	\$48.86
54	\$12.36	\$20.39	\$28.42	\$36.45	\$44.48	\$52.51
55	\$13.02	\$21.70	\$30.38	\$39.07	\$47.75	\$56.43
56	\$13.71	\$23.08	\$32.46	\$41.83	\$51.21	\$60.58
57	\$14.42	\$24.52	\$34.61	\$44.70	\$54.79	\$64.88
58	\$15.16	\$25.98	\$36.81	\$47.63	\$58.46	\$69.28
59	\$15.92	\$27.50	\$39.08	\$50.67	\$62.25	\$73.83
60	\$16.71	\$29.08	\$41.46	\$53.83	\$66.21	\$78.58

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
61	\$17.66	\$30.98	\$44.31	\$57.63	\$70.96	\$84.28
62	\$18.40	\$32.47	\$46.53	\$60.60	\$74.67	\$88.73
63	\$19.33	\$34.32	\$49.32	\$64.32	\$79.31	\$94.31
64	\$20.34	\$36.35	\$52.36	\$68.37	\$84.37	\$100.38
65	\$21.48	\$38.62	\$55.77	\$72.92	\$90.06	\$107.21
66	\$22.78	\$41.23	\$59.68	\$78.13	\$96.58	\$115.03
67	\$24.30	\$44.26	\$64.22	\$84.18	\$104.15	\$124.11
68	\$26.02	\$47.70	\$69.38	\$91.07	\$112.75	\$134.43
69	\$27.97	\$51.60	\$75.23	\$98.87	\$122.50	\$146.13
70	\$30.17	\$56.00	\$81.83	\$107.67	\$133.50	\$159.33
71	\$33.08	\$61.82	\$90.57	\$119.32	\$148.06	\$176.81
72	\$35.99	\$67.65	\$99.31	\$130.97	\$162.62	\$194.28
73	\$38.90	\$73.47	\$108.03	\$142.60	\$177.17	\$211.73
74	\$41.81	\$79.29	\$116.77	\$154.25	\$191.73	\$229.21
75	\$44.72	\$85.12	\$125.51	\$165.90	\$206.29	\$246.68

Your rate is based on your age when the coverage issues and as long as contributions are paid, coverage continues until age 121.

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. Death benefits are not available in all states and U.S. Territories.