



Fed Protect

Group Level Term Life Insurance to age 121
underwritten by 5Star Life Insurance Company

Prepare for the future. Protect your loved ones.

In today's unpredictable world, you know what it means to have others depend on you both on the job and at home. Protect your family's financial future with coverage you can count on. All current and former Federal employees and contractors, government groups, and spouses between the ages of 18–75 are eligible to apply with coverage continuing through age 121.

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.

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 Statement of Health (SOH) questions and sign. Coverage is dependent upon the answers to the SOH questions.

Keep the coverage

After you retire or separate, you can continue coverage for you and your spouse as long as contributions are paid.

AFBA member benefit

As a unique member benefit, AFBA is proud to offer families of eligible fallen members the Charles C. Blanton AFBA Family Survivor College Scholarship. Surviving spouse and children are eligible for \$10,000 per year, up to a total maximum benefit for the entire family of \$40,000 toward an undergraduate degree, license or certification.

Not available in New York. In Virginia, only available to First Responders. AFBA reserves the right to change this program at any time as it deems necessary.

* 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). Not available in California.

** AFBA is not affiliated with any government agency.

Life insurance 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.

Founded to protect those who serve

In 1947, the Armed Forces Benefit Association (AFBA) emerged from the basement of the Pentagon to provide our military members with death benefits no one else would. We were founded with a commitment to safeguard those who serve.**

We leverage a legacy of service to create a membership experience that caters to the unique needs of all who serve. We make the hardest days easier with a proactive claims process that delivers essential aid swiftly and compassionately. We provide support that goes beyond life with member benefits including a survivor scholarship.

AFBA membership provides military members, first responders, federal employees and contractors, and their families certainty and peace of mind, with benefits tailored to their real-life needs. Purpose-built for all who answer the call to serve, our benefits provide the security our members deserve and the protection their loved ones need. More than 75 years later, we remain steadfast in our mission.

Learn more at www.afba.com

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 - ages 18-44 \$25,000 to \$50,000, and ages 45-75 up to \$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 is dependent upon the answers to the SOH questions.

Payment flexibility

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

Contributions

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

Monthly Rates

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Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-25	\$5.75	\$7.16	\$8.57	\$9.98	\$11.40	\$12.81	\$14.22	\$15.63	\$17.05	\$18.46
26	\$5.75	\$7.17	\$8.60	\$10.02	\$11.44	\$12.86	\$14.28	\$15.70	\$17.12	\$18.54
27	\$5.78	\$7.22	\$8.67	\$10.12	\$11.56	\$13.01	\$14.45	\$15.90	\$17.35	\$18.79
28	\$5.82	\$7.31	\$8.80	\$10.28	\$11.77	\$13.26	\$14.75	\$16.23	\$17.72	\$19.21
29	\$5.88	\$7.43	\$8.98	\$10.53	\$12.08	\$13.63	\$15.18	\$16.73	\$18.28	\$19.83
30	\$5.96	\$7.59	\$9.22	\$10.85	\$12.48	\$14.11	\$15.74	\$17.37	\$19.00	\$20.62
31	\$6.05	\$7.77	\$9.48	\$11.20	\$12.92	\$14.63	\$16.35	\$18.07	\$19.78	\$21.50
32	\$6.15	\$7.96	\$9.77	\$11.58	\$13.40	\$15.21	\$17.02	\$18.83	\$20.65	\$22.46
33	\$6.25	\$8.17	\$10.10	\$12.02	\$13.94	\$15.86	\$17.78	\$19.70	\$21.62	\$23.54
34	\$6.37	\$8.42	\$10.46	\$12.50	\$14.54	\$16.58	\$18.62	\$20.67	\$22.71	\$24.75
35	\$6.51	\$8.68	\$10.86	\$13.03	\$15.21	\$17.38	\$19.56	\$21.73	\$23.91	\$26.08
36	\$6.65	\$8.97	\$11.30	\$13.62	\$15.94	\$18.26	\$20.58	\$22.90	\$25.22	\$27.54
37	\$6.81	\$9.29	\$11.77	\$14.25	\$16.73	\$19.21	\$21.69	\$24.17	\$26.65	\$29.12
38	\$6.98	\$9.63	\$12.28	\$14.93	\$17.58	\$20.23	\$22.88	\$25.53	\$28.18	\$30.83
39	\$7.17	\$10.01	\$12.85	\$15.68	\$18.52	\$21.36	\$24.20	\$27.03	\$29.87	\$32.71
40	\$7.37	\$10.42	\$13.46	\$16.50	\$19.54	\$22.58	\$25.62	\$28.67	\$31.71	\$34.75
41	\$7.60	\$10.87	\$14.15	\$17.42	\$20.69	\$23.96	\$27.23	\$30.50	\$33.77	\$37.04
42	\$7.85	\$11.37	\$14.90	\$18.42	\$21.94	\$25.46	\$28.98	\$32.50	\$36.02	\$39.54
43	\$8.12	\$11.90	\$15.68	\$19.47	\$23.25	\$27.03	\$30.82	\$34.60	\$38.38	\$42.17
44	\$8.39	\$12.45	\$16.51	\$20.57	\$24.62	\$28.68	\$32.74	\$36.80	\$40.86	\$44.92
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				
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				

FOR AGENT USE ONLY
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