



Fed Protect for WINGA Members

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. Protect your family's financial future with coverage you can count on. All active and former Guard members and spouses between the ages of 70–75 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 completed over the phone, 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.

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 towards an undergraduate college degree, if you are killed in a combat zone as a result of combat action or by U.S. Government recognized acts of foreign or domestic terrorism.

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

* 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).

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.

Photo by Master Sgt. Becky Vanshur courtesy of U.S. National Guard flickr

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 70–75 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 completed over the phone, 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 using credit card or checking account deductions.

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 coverage rates

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
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

Enrolling is easy. Contact us today.

Call 1-800-776-2322, option 2 to speak with a representative about the special program details for WINGA members.