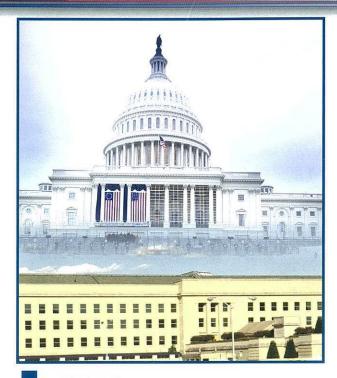
DISCOVER THE BENEFITS OF







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 is available via overnight delivery service to eligible beneficiaries upon notice of death of insured*. 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 financial needs. Spouses and dependants over the age of 18 may become an AFBA member.

AFBA offers a scholarship benefit for surviving spouses and dependents of AFBA members. The scholarship is offered to the surviving spouse or children of an insured AFBA member who loses his or her life, as a result of combat action or whose life was lost as a result of acts of foreign or domestic terrorism. First responders who are AFBA members and lose their life while involved in hazardous public safety operations at the scene of an incident are also eligible.

The scholarship provides for an undergraduate college degree of up to \$10,000 per family, per year for a maximum benefit of \$40,000 for tuition and fees.



History and Background

AFBA was established in 1947 with the support of the General of the Army Dwight D. Eisenhower to ease the strain on military members and their families during wartime. For over sixty-five years, AFBA, the Armed Forces Benefit Association, has stood by our country's armed forces. AFBA provides life insurance in both war and peace to those who serve this great nation including military, federal government employees and first responders.

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!

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