

The PATRIOT



AFBA Member Newsletter

Spring 2023



President's message

Greetings from the AFBA team! I hope this message finds you well and that 2023 is going well.

Although 2022 still brought challenges in the wake of the pandemic, we were able to finish out the year strong, adding new members and continuing to fulfill our mission by paying survivor benefits.. We are looking forward to 2023 and are confident that we will see even more improvement throughout this year.

This year, we welcomed some new members to our Board of Directors. We announced the appointment of General Craig R. McKinley, USAF (Ret.) as Chair of the AFBA Board. He has been a valued member of our board for two years, and his experience, leadership, and expertise in our markets make him an excellent choice to lead AFBA into the future.

We also welcomed a new board director, Lawrence R. Lynch, whose deep financial expertise will help guide our board as we continue to make financially sound decisions for the enterprise. We are excited to welcome both General McKinley and Larry Lynch into their new positions and we are confident that their additions will greatly benefit our enterprise.

We are always looking for ways to better serve the needs of our members and their families. With that said, we are proud to expand our benefits offering to our members with two new and exciting additions through Armed Forces Insurance (AFI) and Association of the United States Army (AUSA), two like-minded military service organizations that reflect our mission and purpose as an enterprise. In case you missed the announcement email, or would like a refresher, the full details of these new benefits can be found later in this newsletter.

“We are proud to expand our benefits offering to our members with two new and exciting additions through AFI and AUSA.”

Another way we are committed to serving our members is through our cyber security efforts. At AFBA, we take your privacy and security seriously and continue to work tirelessly to ensure your data remains protected. We take a multi-layered approach to ensure the security of your information, which includes encryption of all sensitive data to prevent unauthorized access, strict access controls to limit data access to authorized personnel only, and more. Thank you for entrusting us with your information.

Be sure to peruse through the newsletter to, among other things, see our employees doing good in the community, get to know one of the board members, Allyson Solomon, read the full details of our cyber security efforts, and view an interesting infographic about the common misconceptions of life insurance. I hope you enjoy this latest edition of The Patriot.

Thank you for being an AFBA member.

Warm regards,

Larry O. Spencer, General, USAF (Ret.)
President

Member Corner

Board updates

Effective January 1st, General Craig R. McKinley, USAF (Ret.) serves as Chair of the AFBA Board. "We are fortunate to have respected leaders on our board to guide our efforts and are pleased to welcome General Craig McKinley as AFBA's new Chair. He has been a valued member of our board for two years, and his experience, leadership, and expertise in our markets make him an excellent choice to lead AFBA into the future," said General Larry O. Spencer, President of AFBA and 5Star Life Insurance Company.



General Craig R. McKinley USAF (Ret.),
AFBA Chair

General McKinley retired as a four-star general in 2012 after a 38-year career in the Air Force. His last assignment was as the Chief of the National Guard Bureau, where he also served as a member of the Joint Chiefs of Staff.



If you want to see the full press release, [click here](#).

We also welcomed Lawrence R. Lynch to our Board of Directors. Lawrence was a member of the Financial Services Practice at PricewaterhouseCoopers (PwC) for over 20 years where he focused primarily on the Insurance industry covering, life, property and casualty, financial guaranty, credit and reinsurance sectors.



Lawrence R. Lynch
AFBA Board Member

"His financial expertise will help guide our board as we continue to make financially sound decisions for the enterprise," said General Craig R. McKinley, USAF (Ret.), AFBA Chair. "Our financial strength ensures we are able to fulfill our mission of serving those who serve



If you want to see the full press release, [click here](#).

Board Member Spotlight Get to know Allyson Solomon



Today, we wanted to highlight Allyson R. Solomon, a member of the AFBA Board of Directors. Allyson R. Solomon is a former Assistant Adjutant General of the Maryland National Guard. Since enlisting in the Maryland Air National Guard over thirty years ago, she has risen through the ranks and broken barriers. Gen. Solomon has served as the first female Colonel, the first female and African American Brigadier General, and the first female and African American Assistant Adjutant General in the Maryland Air National Guard. Since 2015, she has served as President of the National Guard Youth Foundation whose mission is to work with at-risk youth providing them with the values, life skills, education, and self-discipline necessary to succeed in life.

We asked General Solomon some questions to learn more about her experiences in the military, and some of the lessons she learned along the way. Keep on reading to see what she had to share.

Can you tell us about your background?

In 1971, I emigrated to the United States from Trinidad and Tobago where I was born. We lived in Baltimore, Maryland. I spent grade school, high school, and college years in the Baltimore area.

Why did you go into the military?

My mother happened to be a talented seamstress who was making a wedding dress for a young lady with whom she worked.

That woman was marrying a recruiter in the Maryland Air National Guard.

When I was a senior in high school, we met. He inquired what I was planning

to do after I got out of high school. And I didn't have an answer because I hadn't really thought about it. He suggested I consider joining the military, specifically the Maryland National Guard. It had never previously crossed my mind. I also didn't have any idea what I wanted to be or do. I ended up joining before I even graduated from high school and went off to basic training a few weeks after graduation.



What were the biggest leadership lessons you learned during your time in the military?

I initially entered as an enlisted member in finance. I eventually decided that maybe I should go to college. So, after I got back from basic training, I was fortunate enough to be accepted into Loyola College in Maryland. I went on to earn a bachelor's degree in business. I remained an enlisted member for seven years before becoming a commissioned officer. The transition from enlisted to officer was challenging, but not necessarily in a normal way. I was the first officer in a newly created position in a maintenance unit. And to add to that, we had one other female enlisted member. So now you are establishing new roles and responsibilities of who's going to do what, and then you throw in this person that does not look like everybody else in the organization. However, I was fortunate because a couple Chiefs (senior enlisted members), took me under their wings and told me, "Don't touch anything. Just listen to what I tell you and you will learn everything you need to know." They taught me how to maneuver around an airplane hangar without getting me, and more importantly, anyone else hurt. The first lesson learned... find the senior folks and become a sponge.

I also learned a great deal about leading across generations. As a new lieutenant, I was young and charged with supervising individuals much older than I. Early on, I was given the task of talking with someone



at the end of his career and advising him it was time to retire. He cried like a baby and was inconsolable. I have never experienced that before. It taught me a lifelong leadership lesson... be sensitive and caring with people. Yes, it might be part of the job you have to do but understand this could be a painful experience/event/time for someone. To this day, I get anxious about sharing not-so-great news. However, if I don't feel anxious, then I'd be concerned I lost my sense of humanity. I don't ever want to get to that day.

How did the military prepare you for life afterward?

When you're younger, you're really worried about being perfect. And over the years, you realize none of us are perfect. You're just striving to be a better person than you were the day before, a better leader than you were the day before. Because of all the experiences of that day, hopefully, you will take to inform and do better at how you communicate, and how you interact with people the next day and the next day. When you're twenty-something you kind of know, sort of know who you are, what you'd kind of like to do, but you don't really know. You're just kind of trying to figure it out. However, I know who I am now. I know who Allyson is inside. I was Allyson before any other title. That gives me a level of comfort to be able, at this present time in my life, to let people see me, be willing to listen, and be okay with not being perfect. This also reinforced my willingness to question things that don't seem right. "That doesn't make sense to me, can you help me understand?"

Today, what do you love about your role as President of the NG Youth Foundation?

I love engaging people with passion and purpose. I find it inspiring the efforts individuals, groups and organizations make to support youth. It is so rewarding to meet the graduates of the program for which we advocate and see how it's changed their lives. Keeps me going. It is an opportunity to give something back to my community as well.



What do you do for fun?

I enjoy playing golf, traveling, reading, eating good food, dancing and sharing quality time with friends and family.

Thank you General Solomon!

The Member Portal makes managing your account a breeze!

Here are ways you can use the portal:

Make a payment - Make a one-time payment or set up recurring payments for coverage using a credit card or eCheck.

Update member information - Update your address, phone number, military rank, duty status, or email address.

Change of beneficiary - Update your beneficiary online. Processing time is faster than submitting paper forms.

Sign up for eDelivery - Get notifications via email. With eDelivery, you receive notices about bill reminders, policy documents, member newsletters and ballots.

Sign up for text messages - Receive text messages about past-due bill reminders, policy documents, and the member ballot. Under this option, you still receive paper bills and paper newsletters.



Login today and make life easier by taking advantage of these easy and convenient features.

[LOGIN NOW >>](#)

Notice to National Guard and New York Members

We are working hard to deliver this functionality to all our members. For the time being, members of the National Guard should submit service requests through their SSLI program administrator. Members in New York should call customer service at 1-800-776-2322.



Don't let mail delays affect your payment!

United States Postal Service has changed first-class mail delivery times. This change may result in mailed statements and payments you mail taking longer to arrive. For fast and easy access to your account information and to schedule payments 24/7, login to the member portal.

Is your account up-to-date? Life changes may require account updates!

Update your beneficiary - If you have not updated your beneficiaries in the last 2-5 years and have had a "change of life event," now is a good time to do it.

Update your address - It is also important to keep all addresses for yourself, your dependents, and beneficiaries up to date.

Update your profile - Login to our secure Member Portal and update your information or contact our Customer Support Department at 800-776-2322.

[LOGIN NOW >>](#)

**Move to a new home?
Have a baby? Get married?
Get divorced?**



Review your family's coverage today!

Confirm your family has the protection they need.
Call AFBA to review your coverage. 1-800-776-2322 select option 2.

Life insurance member benefits are underwritten by 5Star Life Insurance Company.



Cyber Security

At AFBA, protecting your data and privacy is our top priority. We understand that safeguarding your personal and account information is crucial in today's cyber threat environment.

We take a multi-layered approach to ensure the security of your data, which includes:

- **Encryption of all sensitive data** to prevent unauthorized access
- **Strict access controls** to limit data access to authorized personnel only
- **State-of-the-art network security**, employing firewalls and intrusion detection systems to protect against external attacks
- **Ongoing monitoring** for suspicious activity to ensure the safety of your data
- **Compliance** with all applicable privacy and data protection laws

We are proud to report that we have passed security audits from insurance regulators and internal auditors, ensuring that our security protocols meet the highest standards. We also continuously invest in the latest technologies to enhance our security measures, such as multi-factor authentication, regular vulnerability scanning, and ongoing employee security training.

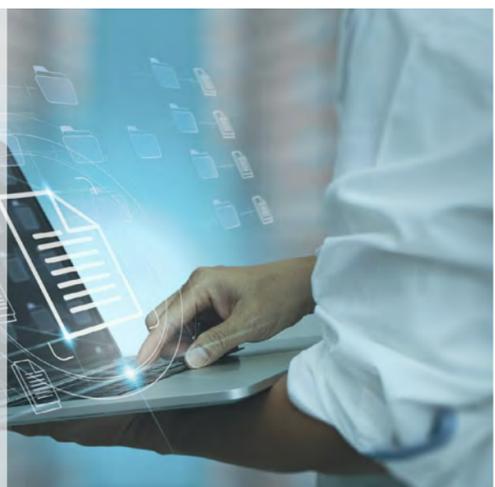
However, protecting your data is a two-way street. While we are committed to providing the best security possible, we also urge you to take precautions. We recommend that you:

- **Use strong, unique passwords** for your online accounts and change them regularly.
- **Avoid clicking** on suspicious links or opening attachments from unknown senders
- **Review** your credit reports and bank statements regularly to spot any unauthorized activity

New document storage system

We are in the process of launching a new document storage system that will help us serve you better in three ways.

- **State of the art cybersecurity features.**
Your data and files will be more secure than ever.
- **Faster retrieval time.**
Customer service will be able to access your information quickly and efficiently.
- **More documents available for eDelivery.**
When you request documents, we will send them to you via email. No more snail mail.



Member News



Back in December, we held a donation campaign at our home office in honor of our 75th anniversary, with the intent of donating 75 items to Toys for Tots, as well as 75 items to Carpenter's Shelter whose mission is to provide safe, temporary housing and community support in Alexandria, VA

Thanks to the generosity of our employees, we were able to exceed our goal, collecting over 550 items in total.



Insure Your Love Month - Top misconceptions about life insurance

February was Insure Your Love Month! Life Happens created and coordinates the Insure Your Love campaign each February because the basic motivation behind the purchase of life insurance is love. People want to protect their loved ones, and one of the best ways to do that financially is with life insurance. However, some misconceptions keep Americans from buying the life insurance coverage they need to achieve their families' future financial security.

The 2022 Life Insurance Barometer Study identified four widely held misconceptions that keep Americans from buying the life insurance coverage they need to achieve their families' future financial security.

LIFE INSURANCE IS TOO EXPENSIVE

More than half of Americans **overestimate** the cost of life insurance by as much as **threefold**. This is especially true for younger generations.

The cost of term life insurance for a healthy 30-year-old is around \$170 per year. Yet, **43%** of Millennials estimate it to be more than **six times** higher — at a costly \$1,000.

This misperception about cost, coupled with prioritizing other financial needs, puts families needlessly at risk of financial hardship should a wage earner die unexpectedly.

MISCONCEPTION 1

MY WORKPLACE LIFE INSURANCE IS ENOUGH

One quarter (**26%**) of American workers believe the coverage they get through work is enough.

The median life insurance coverage offered at the workplace is either a flat sum of \$20,000 or one year's salary.¹ **54%** of U.S. households rely on dual incomes² and, for many, losing one income could be devastating to the household's finances.

According to the survey, 44% of families would face financial hardship within six months, and 25% would suffer financially within a month.

MISCONCEPTION 2

IT IS TOO DIFFICULT TO BUY LIFE INSURANCE

54% of uninsured Americans say they have put off purchasing coverage because they don't know what to buy or how much they need.

Less than 1 in 3 consumers say they are very or extremely knowledgeable about life insurance.

This lack of knowledge can deter people from taking action. While working with an agent can help, 6 in 10 Americans don't work with a financial professional.

MISCONCEPTION 3

I DON'T NEED LIFE INSURANCE UNTIL I AM OLDER

Younger consumers who do not yet have a spouse/partner or dependents may believe they can put off buying life insurance.

In reality, life insurance is significantly less expensive for the young and healthy. Buying a policy can protect their financial future and the financial security of their loved ones.

4 in 10 insured consumers wish they had purchased their policies at a younger age.

MISCONCEPTION 4

¹ U.S. Bureau of Labor Statistics, 2020. ² Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, 2020.

METHODOLOGY: In January 2022, LIMRA and Life Happens engaged an online panel to survey adult consumers who are financial decision makers in their households. The survey generated over 8,000 responses. The results were weighted to represent the U.S. population.

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Confirm your family has the protection they need.
 Call AFBA to review your coverage. 1-800-776-2322 select option 2.
 Life insurance member benefits are underwritten by 5Star Life Insurance Company.

AFBA is social!

Do you follow us on social media?

Do you follow AFBA on Facebook, Twitter, LinkedIn, and YouTube? If not, you're missing out on interesting articles, videos, and infographics on a variety of topics.



Let's be friends! Click the icons to follow us.

Check out a few recent highlights from the AFBA Newsroom



AFBA celebrates 75 Years - anniversary video
 Journey through the key moments in our history of serving those who serve this great nation.

[READ MORE >>](#)



AFBA's Top 5 Vietnam War documentaries
 Tune into some of the best-rated and well-known documentaries that capture the significance of the Vietnam War.

[READ MORE >>](#)



Veteran writes children's books to cope with PTSD
 Learn how an Iraq War veteran has found a unique way to cope with his anxiety and post-traumatic stress: writing children's books.

[READ MORE >>](#)



All-female Super Bowl flyover team makes history
 In a Super Bowl first, an all-female squad led the flyover at the 2023 game.

[READ MORE >>](#)

Member Benefits



New partnerships with AFI+AUSA

At AFBA, we always look for new ways to deliver more value to our members.

We recently announced that AFBA has partnered with the Association of the United States Army (AUSA) and Armed Forces Insurance (AFI). These partnerships provide AFBA members with even more benefits and we are excited to be able to share this with

you. We sent out emails to our members with the details of these new and exciting benefits but in case you missed it, or need a refresher, here is what these partnerships mean for you:



AUSA - Discounts, services and savings

Our partnership with AUSA brings AFBA members even more “best-in-class” resources at no additional cost to you.

We want to emphasize that your AFBA life insurance member benefits, underwritten by 5Star Life Insurance Company, remain unchanged. This new AUSA program is available to all AFBA members, regardless of military branch affiliation, and includes first responders, federal and government workers.

Since 1950, AUSA has supported the military community with professional development programs, educational resources, and access to industry supporters across the country. Now AFBA members have free membership to AUSA and access to exclusive membership benefits, including:

- **Legal services**
[LawAssure](#), a free legal document service for individuals and small businesses.
- **Deals for the entire family**
[Discounts on travel, dining, entertainment, healthcare](#), and more services and products from dozens of AUSA affinity partners.
- **Test prep**
[Free ACT/SAT Test Prep materials](#) for you, your kids, or grandkids.
- **Scholarships**
Access to more than \$300,000 granted in [AUSA scholarships](#) each year.

ASSOCIATION OF THE UNITED STATES ARMY
MEMBERSHIP SAVINGS
AFBA MEMBERS HAVE ACCESS TO THIS SPECIAL AUSA BENEFIT!

AUSA provides you a variety of personal and business legal documents at no cost to you!



Step 1 - Get access

Simply visit www.ausa.org/legal and click the “get access” button. Then register to create a new user name and password.

Step 2 - Create documents

Select a document and your state or territory. LawAssure will then interview you and create a document customized for your needs.



Step 3 - Print and sign

Once your document is complete you'll be able to share it, or print it and follow the instructions to make it legally binding.



Wills

Create a high quality will that sets out your wishes



Powers of attorney

Give permission to someone you trust to handle your financial affairs



Doing business

Hire staff, take on consultants and protect your ideas with an NDA



Landlord

Rent out and maintain your property safely

MEMBER SUPPORT
855-246-6269
membersupport@ausa.org

ACCESS LAWASSURE AT
www.ausa.org/legal

AFI- New member benefit: auto, home, and renter's insurance

We have partnered with Armed Forces Insurance (AFI) in order to extend to you one of the best home, renter and auto insurance values on the market. This new AFI benefit is available to all AFBA members, regardless of military branch affiliation, and includes first responders, federal and government workers.

- **Save time and money**
Working with several national insurance companies, AFI agents customize your personal coverage and provide the perfect insurance fit for your budget and your family. They can help you save time and money.
- **A trusted and reliable partner**
AFI has been in business for over 136 years. Founded by military leaders with a single mission, to protect the property of those who protect our nation, their level of personalized service is unparalleled in the industry.
- **Call today and find out how much you can save**
Whether it's homeowner, renter, or auto insurance, you can count on AFI to understand your needs and provided personalized advice.



Contact an AFI agent today by calling 800-742-6154 or request a quote online at www.afi.org/afba

Member Benefits

AFBA members have access to a wealth of benefits.



Financial Planning Guide

The AFBA Financial Planning Guide offers over 100 pages of financial planning information, from reference material to planning worksheets—all designed to help you reach your financial goals.

View the digital version on our website www.afba.com or request a hardcopy by calling customer service at 800-776-2322.



Survivor Scholarship

Since 2004, the Charles C. Blanton Scholarship has been available to candidates for use towards an undergraduate degree at an accredited college of up to \$10,000 per family per year for a maximum benefit of \$40,000 for college tuition and fees.

The Blanton scholarship is awarded to the surviving spouse or children of an AFBA member who dies in a combat zone because of combat actions, or whose life is lost because of acts of foreign or domestic terrorism, or while responding to or involved at the scene of an incident. To read the full set of rules, [click here](#).

Available in all states except New York. In Virginia, only available to First Responders.



Be prepared when you travel away from home with Emergency Assistance Plus® (EA+®)

We know the coronavirus outbreak has affected so many. The Emergency Assistance Plus® (EA+®) program for AFBA Members provides a solid back-up plan that helps you handle almost any crisis if you get sick or hurt and become hospitalized while away from home. It won't be long before many begin venturing out and traveling again. EA+ steps in to provide critical services for emergencies such as medical evacuation, travel assistance, and assistance for companions.

To learn more about EA+ and how it can protect you and your family, call 1-855-352-3032 or visit www.emergencyassistanceplus.com/afba



Preventive health screenings through Life Line Screening

Understanding your risk for stroke and heart disease is the key to prevention.

Life Line Screenings go beyond your annual checkup with ultrasound technology that can reveal dangerous plaque buildup or blockage, a major risk factor for stroke and heart disease. The AFBA partnership with Life Line Screening entitles members to receive four vital screenings for only \$129.

Please note: Life Line Screening continues to meet all state and local requirements for cleanliness and social distancing. As a result, the number of available appointments may be limited.

Call 866-895-3365 or visit www.lifelinescreening.com/afba



TRICARE Supplement Insurance Plan

The TRICARE Supplement Insurance Plan is a voluntary benefit program. It combines with other TRICARE plans, including TRICARE Select and TRICARE Prime, to cover the out-of-pocket costs that these plans leave you with.

Additionally, you don't have to be within an open enrollment period to enroll in a TRICARE Supplement. You could even start the enrollment process today.

Call 888-214-0794 to discuss your TRICARE Supplement insurance options or visit www.afba-tricare.com

For a complete list of member benefits, [click here](#). AFBA members have access to these benefits at special discounts provided by the vendors. Please contact each vendor for additional details. None of these benefits are paid for by AFBA.