



A message from the President

Winter 2023

Greetings from the Armed Forces Benefit Association (AFBA) team! I hope this message finds you well.

As the year draws to a close, I want to share with you some developments that took place for our enterprise in 2023.

From launching the new AFBA website to adding two new relationships to our roster of member benefits, one of our top priorities this year was focusing on the member experience. With more member-focused content and an improved customer service section, we are pleased with the results of the new website and hope you are as well. We continually look for ways to improve the member experience and are delighted the new and improved member support center reflects our efforts. Speaking of the member experience, please be sure to read the full update on customer satisfaction, Google reviews, and claims to name a few.

We continually look for ways to improve the member experience and we are confident that our new and improved Support Center reflects our efforts.

Earlier this year we announced two new member benefits, and so far, both have proven valuable to our members. First, Armed Forces Insurance (AFI) provides auto and home insurance to support your insurance needs. Second, the Association of United States Army (AUSA) offers you a free membership, as well as access to their large suite of member benefits. We are proud to bring this added value and hope you are taking full advantage. In case you are not familiar with these new additions, you can find the full portfolio on our [website](#).

We're pleased to report that in 2023 our membership grew to 920,000. Of those, I am particularly proud to say we provide coverage to more than with 250,000 National Guard members and First Responders at no cost to them. More than 75 years since our founding, we continue to fulfill our mission of providing coverage for those who serve, defend, and protect our nation and in doing so, paying nearly \$100 million in death benefits just this past year alone.

As we finish out the year strong, I wish you and your loved ones a joyous holiday season and a happy new year, and we look forward to serving you in 2024! Thank you for being an AFBA member.

Sincerely,

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

Enterprise News

Customer satisfaction – Your opinion matters

A positive experience is our top priority

We are committed to providing the best customer service experience. In 2022, we BEAT our goal of 90% with a 93% customer satisfaction rate and as we head into the end of 2023, we are on track to surpass that number.

93%
customer satisfaction

Member feedback

We conduct both after-call surveys and member portal surveys. We rate the level of overall transactional satisfaction.

Customer service team training

We have ongoing training with our phone representatives to ensure they are equipped to provide the best possible customer service experience.

Google review campaign

We love to hear from our members!

Our Customer Operations team recently launched a campaign to ask members to leave a positive review. Since then, we have more than doubled the number of reviews and have a 4.6 star rating.

Armed Forces Benefit Association
4.6 ★★★★★ (60)
Non-profit organization

Thank you to everyone who has left us a positive review! We truly appreciate it.

Member portal

Manage your account anytime, anywhere

- ✓ **Make a payment**
Make a one-time payment or set up recurring payments for coverage using a credit card or eCheck.
- ✓ **Update member information**
Change your address, phone number, military rank, duty status, or email address.
- ✓ **Change or update beneficiary**
Processing time is faster than submitting paper forms.
- ✓ **Sign up for eDelivery**
Get notifications via email. With eDelivery, you receive notices about bill reminders and policy documents.
- ✓ **Sign up for text messages**
Get notified about past-due bill reminders and policy documents. Under this option, you still receive paper bills.

We've had over 300,000 portal logins this year!
Our member portal is safe, convenient, and easy to use, with state-of-the-art encryption and 24/7 access.

[LOGIN NOW >>](#)



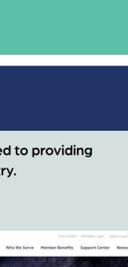
Notice to National Guard and New York Members
We are working to deliver this functionality to all our members. For the time being, members of the National Guard should call customer service at 1-800-462-7441. Members in New York should call customer service at 1-800-776-2322.

Is your account information up to date?

Life changes may require account updates!

- **Is your beneficiary correct?**
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.
- **Are your addresses current?**
It is also important to keep all addresses for yourself, your dependents, and beneficiaries up-to-date.
- **Is your profile information up to date?**
Update your marital status, rank, and more.
- **Do you have a copy of your certificate?**
It can be easy to lose track of documents and paperwork. If it's been a while since you've last seen your certificate, you can now request a copy through the portal.

**Has your life changed?
Should your account?**



[LOGIN NOW >>](#)

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

New look, same mission

Have you visited the new and improved AFBA website yet?

Although our site has changed, our mission remains the same. We are committed to providing life insurance member benefits and other benefits to those who serve our country.

Here are some of the new features:

Improved member support section

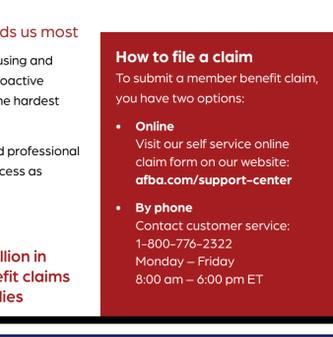
User-friendly so you can find what you need fast, or get in touch with us easily.

New member benefits section

Expanded our member benefits section with more information on benefits and how to access them.

Intuitive navigation

Searching and getting around the website is easier than ever.



Life insurance member 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 Corner

AFBA Member Spotlight

Stories from the people we proudly serve

AFBA member, Larry Norred, recently shared his AFBA/5Star Life story with one of our employees. Thank you for sharing your story and pictures, Larry! We are proud to serve those who serve this great nation.

I distinctly remember...

the 5Star Life Insurance desk at the site on Fort McClellan, Alabama where I signed up for my current policy. I and a group of over 150 Reserve Soldiers were about to deploy for a Combat Tour of Duty in Afghanistan in December 2004. The premium was and continues to be so fair and reasonable. It meant a lot to me in the way of 'peace of mind' for my family as I was facing 12-months in a combat zone. It is most impressive of your company to be there for us G.I.s and 'take the higher risk' that your company has done and continues to do.

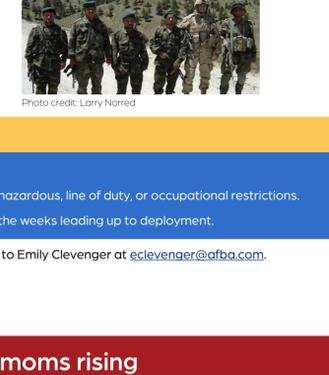


Photo credit: Larry Norred

Putting Those Who Serve First, Every Time

- Coverage free of war or terrorism exclusions.
- Coverage options extend on- and off-duty, with no hazardous, line of duty, or occupational restrictions.
- We continue to enroll members at all times, even in the weeks leading up to deployment.

If you would like to share your story, please send an email to Emily Clevenger at eclevenger@afba.com. No attachments please.

Single moms rising

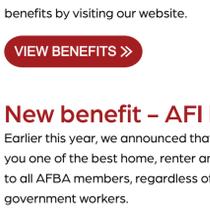
A growing need for Life Insurance

Single-mother households with minor children has increased. New data from the 2023 Insurance Barometer Study, by LIMRA and Life Happens, provides insight on this growing market. Check out the infographic to learn more.

[VIEW ARTICLE >>](#)

AFBA is social

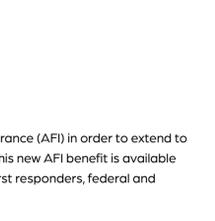
Have you checked out our social media lately? Follow along for member focused news and content. Here are some of our recent top posts.



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Do you follow AFBA on social media?



Member Benefits

Benefits tailored to service life

By becoming an AFBA member, you secure much more than life insurance member benefits and financial peace of mind. Members and beneficiaries gain access to a host of benefits that help save money by providing special discounts for travel, healthcare, shopping, entertainment, as well as financial and legal services. Browse all of the benefits by visiting our website.

[VIEW BENEFITS >>](#)

New benefit – AFI Insurance

Earlier this year, we announced that we've 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.

Coverage Options Include:



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 provide personalized coverage.

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

Benefit highlight – LawAssure legal services

Our partnership with Association of the United States Army (AUSA) brings members even more best-in-class resources at no additional cost. Now AFBA members have free membership to AUSA and access to exclusive membership benefits, including LawAssure legal services.

AFBA MEMBERS HAVE ACCESS TO THIS SPECIAL AUSA BENEFIT!

Create 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

Benefit highlight – College scholarships

Through our partnership with AUSA, members and their dependents are eligible to apply to help with the cost of higher education.

Available scholarships range from \$1,000 – \$48,000.

[LEARN MORE >>](#)

AFBA wishes you and your family a warm holiday season.

Thank you for serving our country and being an AFBA member!