



WINTER 2026

MESSAGE FROM THE PRESIDENT

Greetings,

I hope this message finds you well.

As we settle into the new year, I'm excited about the opportunities that lie ahead for our enterprise in 2026. We are better strategically positioned than ever to serve our members and advance our mission—delivering survivor and other benefits to those who serve, defend, and protect this great nation.

Since our founding in 1947 in the basement of the Pentagon*, Armed Forces Benefits Association has remained steadfast in its commitment to supporting our members when their families need it most. More than 75 years later, that mission continues to guide everything we do. Our 2026–2030 strategic plan is driven by our commitment to meeting key objectives that will secure our enterprise's enduring stability. We are committed to membership growth and retention, financial stability, and organizational agility as we expand our footprint in the National Guard, first responder, and Federal employee markets.

For the third consecutive year, 5Star Life Insurance Company (5Star Life)—AFBA's primary underwriter—was recognized by Forbes in its 2025 list of World's Best Insurance Companies, a testament to unwavering dedication to service, excellence, and innovation. That recognition, coupled with AM Best's A- (Stable) rating, underscores 5Star Life's financial strength and our ability to meet our commitments. This prestigious honor comes as we continue to invest in our administrative and claims systems, laying the groundwork for future growth. These enhancements will allow us to better serve our members and other stakeholders through improved capabilities and streamlined services. They also pave the way for new product offerings that meet the evolving needs of our members.

In this edition of our newsletter, we're excited to share updates on our Google review campaign, improvements to our underwriting process, and introduce a new team member—the Member Advocate—who plays a key role in supporting our members. Also, we encourage you to take advantage of the member portal to update your information, access important documents, and review your benefits at your convenience. The portal is designed with our members in mind, offering user-friendly navigation and responsive support to ensure you have a seamless experience managing your account. Your feedback helps us enhance these digital services, so please don't hesitate to share your thoughts or suggestions. Thank you for your loyalty and for being a valued AFBA member.

Sincerely,

A handwritten signature in black ink that reads "Larry".

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

Secure the Mission, Expand the Impact. 2026–2030 Strategic Plan

As we look ahead to 2026 and beyond, we remain committed to achieving the key objectives that will strengthen our enterprise’s long-term stability.

We are committed to:



We remain steadfast in our mission to protect all who serve this great nation and provide the certainty they need and the peace of mind they deserve, today and into the future.



Armed Forces Benefit Association (AFBA) emerged from the basement of the Pentagon* in 1947 to provide our military members with survivor benefits no commercial insurance company would. We were founded with a commitment to safeguard those who serve. More than 75 years later, we remain steadfast in our mission to protect all who serve this great nation, with benefits that provide the certainty they need and the peace of mind they deserve.

Learn how we continue to build an invaluable membership experience that fulfills our mission and caters to the needs of those who serve, protect, and defend at every level.

Review last year’s report on our website as we begin work on 2026. Thank you for being an AFBA member!



5Star Life Insurance named one of Forbes’ Best Insurance Companies for the third year

Three years of excellence! 5Star Life Insurance Company has once again been named one of the World’s Best Insurance Companies by Forbes. 5Star Life has achieved a significant milestone for the third year in a row by securing a prominent position on Forbes’ list of the World’s Best Insurance Companies 2025. This recognition is presented by Forbes and Statista Inc., an industry ranking provider and a leading statistics portal.

Learn more about this prestigious honor given to 5Star Life.



Customer satisfaction – your opinion matters!



Our GOOGLE campaign continues

Our Google Review Campaign is still going strong! We are now at a 4.7 star rating with over 150 reviews. Thank you to everyone who has left us a positive review. We truly appreciate it. Be sure to visit afba.com and scroll to the bottom of the page to see some of our latest reviews.

*The Armed Forces Benefits Association is not affiliated with any government agency.

Life changes may require account updates!

Is your beneficiary up to date?

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.

Review your family's coverage today! Confirm your family has the protection they need. Call us to review your coverage. 1-800-776-2322 select option 2



Login today!

Our member portal is safe, convenient, and easy to use, with state-of-the-art encryption and 24/7 access.

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



Notice to National Guard and New York Members

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.

Member portal features

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 certificate documents.

Sign up for text messages- Get notified about past-due bill reminders and certificate documents. Under this option, you still receive paper bills.

UNDERWRITING UPDATES

The life insurance industry is evolving, and so are we. Traditionally, we've used medical exams and phone interviews to assess enrollees' health and risk. But now, we're moving toward a faster, more modern method using predictive data modeling.

After working with Milliman Intelliscript on two in-depth studies, we've decided to adopt a new approach called risk scoring. This method uses data—like prescription history and medical billing claims—to help us understand an applicant's health without needing a phone interview or medical exam.

We've carefully set our risk score criteria to make sure our approval and decline rates stay the same. That means we expect to continue offering coverage to just as many people as before.

AFBA is social

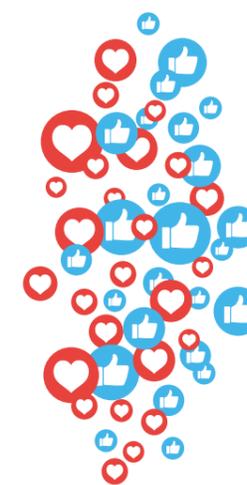
Member focused news and content

Have you checked out our social media lately? Here are some of our recent top posts.



Do you follow us on social media?

We love to see our members online. Click the links to follow us. Don't forget to like, comment, and share!



Meet Melanie! New AFBA Member Advocate

After serving AFBA for over 25 years (including Customer Service, Underwriting, Board Operations, and the Executive Office) Melanie retired in December of 2023. In November 2024, Melanie returned as our Member Advocate. This is a new position that augments and compliments the current claim processes and communications. Melanie reaches out to beneficiaries with pending death benefit claims, guiding them through the requirements gathering process with compassion and empathy, ultimately speeding up the claim process.



Military family program highlight: United Through Reading program

United Through Reading (UTR) is an amazing program that works to help military families stay connected during times of separation. They work to create videos and plan out video chats between service members and their families, where they are able to read stories with their families. UTR works to strengthen military family literacy, family bonds, and overall well-being by connecting them through the power of reading.

What is UTR about?

UTR offers connections for service members who are deployed, which is vital for many families. UTR helps find time for some family bonding by sharing a story even from millions of miles away. This can have several benefits for the service members and their families.

These benefits include:

- Decrease in stress/anxiety caused by separation
- Service members feel more connected life at home
- Children are more familiar with parents who have been deployed
- Love for reading!

How It Works

UTR strives to keep military families connected. So, they use a wide range of formats in order to do so. Many may think well, can't you just call the service member deployed? And the answer is that it is not that simple. When you are deployed, you are commonly in a very different time zone with typically unreliable service or Wi-Fi, and a set schedule is really nonexistent. So, UTR works to find time when a service member could video

Mission: United Through Reading strengthens military families' literacy, emotional bonds, and well-being through the power of reading together at every age, no matter the distance.

How to support UTR

- **Donate**- financial support can help provide books and equipment that is needed in order to produce the content which helps these military families stay so connected.
- **Volunteer**- offering your time to help with events and other programs that can help UTR reach several more people in quicker and more effective matters.
- **Spread the Word**- Sharing UTR's mission with people around you can help spread awareness of their missions to more and more people. The more people who know about the program, the greater impact UTR can have.

chat with their family, but they realize that it can be difficult. Therefore, UTR encourages the use of recordings. With these recordings, it can be made a lot easier for families. This is because they are available 24/7, can be replayed over and over again, and are always reliable no matter what the internet connection is.

AFBA member benefit partner spotlight



Insurance from
AFI – because
we understand.



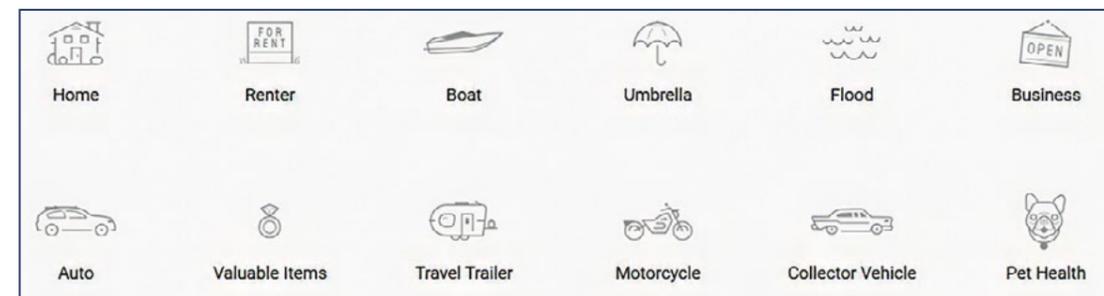
AFI exists with a single, unwavering purpose:
We protect the people who protect our nation.

AFBA has teamed up with Armed Forces Insurance to provide auto and homeowner insurance to our members. AFI partners with companies across the country to help you find insurance specific to your needs. There's no need to find and compare all the different plans yourself. As insurance specialists, they'll work hard to find the best coverage solution at the best price for each military family they serve.

About Armed Forces Insurance – A Legacy of Service

Founded by active duty officers in 1887, AFI has grown to become one of the industry's most trusted insurance providers for military families. In addition to our competitive rates, excellent value and comprehensive coverage, AFI gives you more of what really matters – personal service and attention. You can always count on us understand your needs while providing personalized advice because Our Mission is You.®

Coverage options include:



Contact Armed Forces Insurance today!

Call 800-742-6154 today to speak to an agent about AFI benefits for your family. We look forward to serving you.

Check out their webpage just for AFBA members! www.afi.org/afba

AFBA member benefit partner spotlight

ASSOCIATION OF THE UNITED STATES ARMY

MEMBERSHIP SAVINGS



AFBA MEMBERS HAVE SPECIAL ACCESS TO AUSA SAVINGS!



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



ACCESS YOUR SAVINGS AT
www.ausa.org/savings

Thank you for being
an AFBA member.



www.afba.com