



## A message from the President

Summer 2024

Greetings,  
I hope this message finds you well. As we enter the second half of the year, I want to share a mid-year update on Armed Forces Benefit Association (AFBA).

I am happy to report that AFBA is experiencing continued growth in 2024. Our core markets, National Guard and First Responders continue to thrive and we are honored to serve 920,000 members! Of those and in keeping with our mission, we offer no-cost coverage to 250,000 members.

Last year, we continued to fulfill our mission of serving those who serve our nation by providing over \$85 million in death benefits. With COVID-19 now decidedly behind us, we are seeing positive trends on all fronts in 2024 and look forward to the remainder of the year.

In addition to our growth and progress, our commitment to excellent customer service remains unwavering. We are constantly innovating to better serve our members, and two campaigns in the past few months have driven home this point.

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Earlier this year, coinciding with Valentine's Day, our offices participated in the Insure Your Love campaign encouraging members to update their beneficiary information. Across all three offices – Alexandria, Staunton, VA, and Lincoln, NE – I am pleased to say we were able to update 1,500 beneficiaries. If you have not updated your beneficiary information in a while, I encourage you to log in to the member portal and do so today. It is fast, easy and can potentially save your loved ones a lot of hassle down the road.

Additionally, our Customer Operations team launched a campaign asking members to leave a positive review on Google. Since then, we have more than doubled the number of online reviews and have a 4.6 rating. To those of you who have left glowing reviews, thank you! I encourage you to leave a review if you have not already! We always value your feedback.

I am happy to announce that we have welcomed a new board member to 5Star Life Insurance Company, AFBA's underwriter and wholly owned affiliate, Lieutenant General A.C. Roper. His extensive experience in the military and law enforcement will galvanize our efforts as we deepen our presence in those markets. Lieutenant General A.C. Roper retired in 2024 after a distinguished 41-year career in the U.S. Army where he last served as Deputy Commander, U.S. Northern Command, and Vice Commander, U.S. Element, North American Aerospace Defense Command. We look forward to his presence and contributions.

Be sure to peruse the newsletter for updates from AFBA, especially the need for and importance of life insurance and a quick summary of all the member benefits available to you.

I hope you and your loved ones enjoy the remainder of summer. Thank you for being an AFBA member.

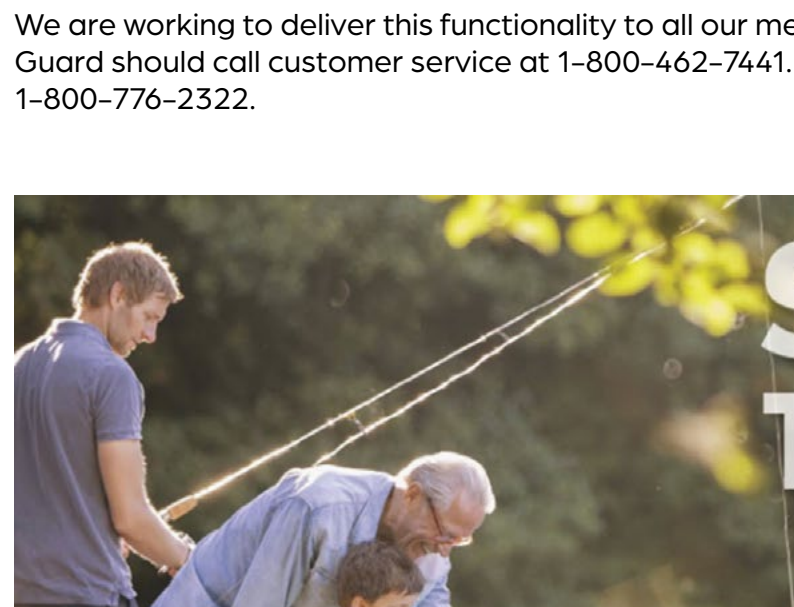
Sincerely,

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

President

## Enterprise News

### 5Star Life Insurance Co. awarded on the Forbes World's Best Insurance Companies for the second year in a row!



5Star Life Insurance Company (5Star Life) has been awarded on the Forbes list of World's Best Insurance Companies 2024. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The awards list can be viewed on the Forbes website. 5Star Life is the Armed Forces Benefit Association (AFBA) wholly owned affiliate and life insurance underwriter for its member benefits.



### Did you move?

Update your address in the Member portal!

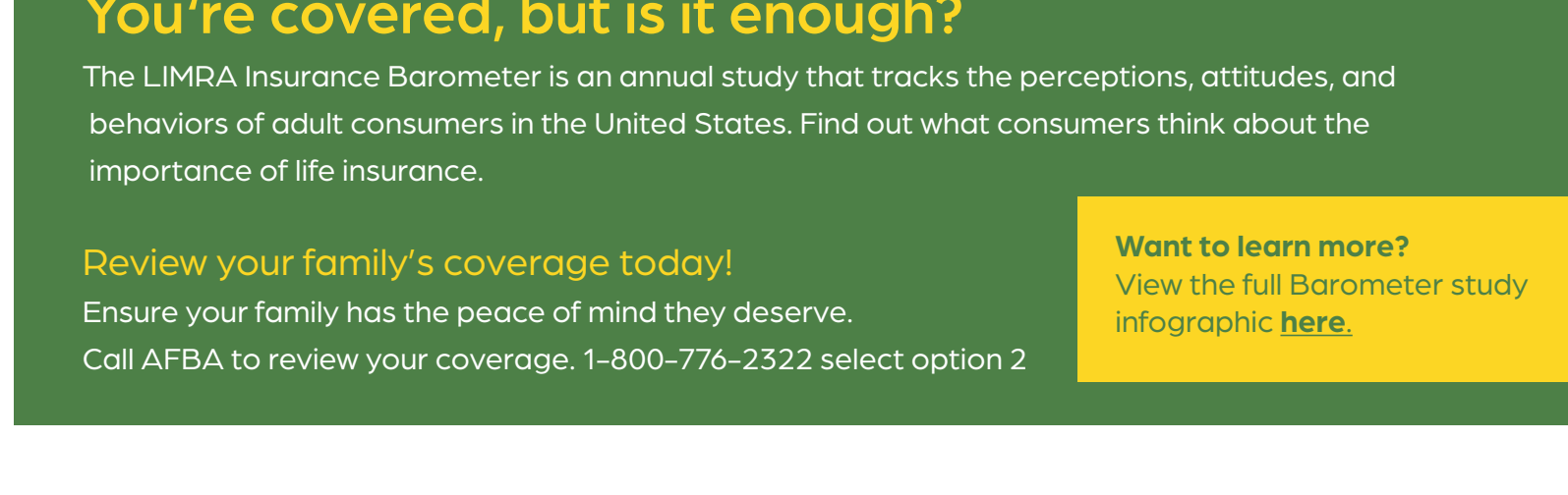
Life changes may require account updates. If you recently moved, be sure to keep your account current by updating your address. The Member portal makes it easy! You can also keep beneficiary info, marital status, and dependents current there.

Login today to make changes to your account!

[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.



## SECURING THE FUTURE

42%

of American adults say they need life insurance, or more of it, representing a life insurance need-gap for about 102 million adults.

Source: 2024 LIMRA Insurance Barometer Study

### You're covered, but is it enough?

The LIMRA Insurance Barometer is an annual study that tracks the perceptions, attitudes, and behaviors of adult consumers in the United States. Find out what consumers think about the importance of life insurance.

Review your family's coverage today!

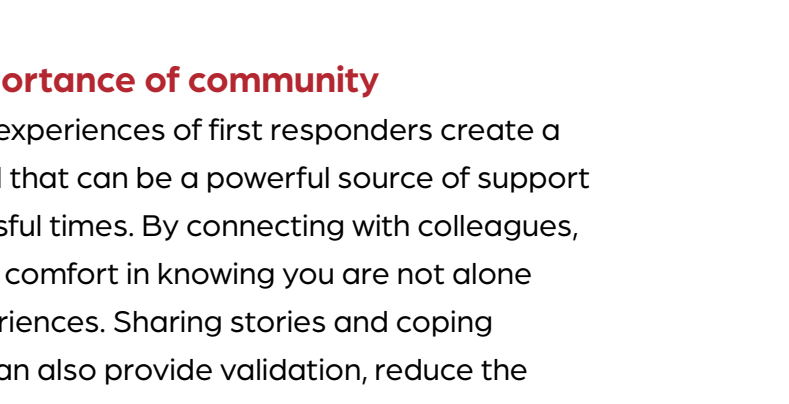
Ensure your family has the peace of mind they deserve.

Call AFBA to review your coverage. 1-800-776-2322 select option 2

Want to learn more? View the full Barometer study infographic [here](#).

## Member Corner

### From the frontline to peace of mind: 5 stress management strategies for first responders



For first responders, high-stress situations are the norm, not the exception. You are routinely exposed to traumatic events, life-threatening scenarios, and the pressure of making split-second decisions that can have profound consequences. This constant exposure to stress can take a significant toll on your mental and physical well-being, making stress management not just beneficial, but essential.

Here are five practical stress management techniques that can help you navigate the challenges of your demanding roles:

#### 1. Breathing exercises

The act of taking deep, controlled breaths is a powerful tool for mitigating the immediate effects of stress. When you engage in deep breathing, you activate your body's natural relaxation response, which can counteract the surge of adrenaline and cortisol that accompanies emergencies. This physiological shift can help first responders stabilize your heart rate, lower your blood pressure, and calm your nerves, enabling you to think more clearly and respond more effectively.

#### 2. Physical fitness: strengthening resilience

In addition to breathing exercises, you can also use regular physical exercises to manage stress. Not only is this vital for the demanding aspects of your work but also for strengthening your psychological resilience. Exercise releases endorphins, the body's natural mood lifters, which can help to alleviate the symptoms of stress and anxiety.

#### 3. Cultivating calmness through mindfulness and meditation

Mindfulness is the practice of maintaining a moment-by-moment awareness of your thoughts, feelings, bodily sensations, and surrounding environment with openness and without judgment. For first responders, cultivating mindfulness can be a refuge from chaos, allowing you to reduce stress and anxiety by focusing on the present rather than worrying about past or future events.

#### 4. The importance of community

The shared experiences of first responders create a unique bond that can be a powerful source of support during stressful times. By connecting with colleagues, you can find comfort in knowing you are not alone in your experiences. Sharing stories and coping strategies can also provide validation, reduce the sense of isolation, and foster a supportive community that understands the specific challenges of the job.

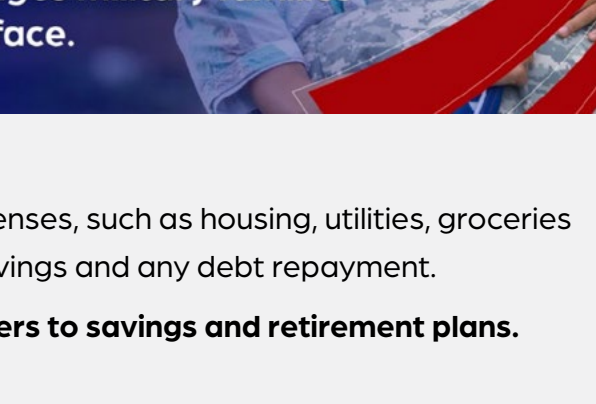
#### 5. Seeking professional help when stress becomes unmanageable

Asking for help is a sign of strength, not weakness. As a first responder, you should be encouraged to monitor your mental health and to understand that it is okay to reach out for help when the burden becomes too heavy to bear alone. Early intervention can prevent more serious mental health issues from developing and can provide individuals with the tools you need to cope with stress more effectively. For instance, Safe Call Now (+1 206 459 3020) offers a confidential 24-hour crisis referral service for first responders and family members.

#### Integrating these techniques into daily life

You need to take proactive steps toward managing your stress. This might mean setting aside time each day for a breathing exercise, finding moments for physical activity, or reaching out to a colleague or mental health professional when the signs of stress are becoming overwhelming. By integrating these strategies into your daily routines, you can achieve a greater sense of balance and peace of mind, even in the face of adversity.

## 8 Tips for creating a military family financial plan



Military life comes with its own set of unique challenges that can impact your family's financial stability in many ways. The very nature of military service, for example, means families could find themselves moving frequently. This can disrupt employment for spouses, education for children and lead to additional costs related to moving.

For all these reasons and more, military families need to recognize these unique challenges and address them with a comprehensive financial plan. If you're a member of a military family, read on for tips for creating a financial plan that can help address your needs.

#### 1. Understand your financial situation

First, you need to have a clear sense of your financial situation. Gather key financial information, including income, assets, expenses, debts, savings, and so on.

#### 2. Establish financial goals

Next, you want to consider your short- and long-term financial goals. Do you plan on buying a home? Do you have debt to pay off? It's important to have clarity on these plans as you put together a plan.

Where to start with building a financial plan that addresses the financial challenges military families might face.

#### 3. Create a budget

When developing a budget, you want to account for your regular expenses, such as housing, utilities, groceries and transportation. But you also need to set aside money for savings and any debt repayment.

**Tip: To make setting aside money a lot easier, use automatic transfers to savings and retirement plans.**

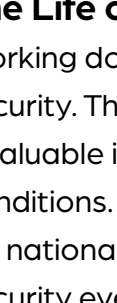
#### 4. Set up an emergency fund

Given the unpredictable nature of military life, an emergency fund to cover unexpected expenses or loss of income is critical. Your established financial situation and budget should influence the scope of your emergency fund.

**Tip: To determine the appropriate size of your emergency fund, calculate your average monthly expenses and multiply that by the number of months you want to cover. The stability of your income, the predictability of your expenses and your current financial obligations are all factors to consider.**

#### 5. Know your benefits

As a member of the military, you have access to many benefits that should factor into your family financial plan. Here are just a few links not to forget:



Basic Allowance for Housing (BAH)

Basic Allowance for Subsistence (BAS)

Dislocation Allowance (DLA)

Temporary Lodging Expense (TLE)

Retailer discounts for military families

And many more, which can be found here.

**Tip: By incorporating your discounts and benefits into your financial plan, you can reduce everyday expenses and put more funds toward savings and debt reduction.**

#### 6. Plan for deployments

If there's a chance you'll be deployed, make sure you have a plan in place to manage finances while away from home. Your spouse or a trusted family member should have access to key financial information if you're unable to oversee everything while deployed.

#### 7. Consider education expenses

Whether you, a spouse or children plan to pursue higher education, start saving for tuition and other education expenses. Fortunately, there are education benefits available to military families, such as the GI Bill.

#### 8. Be ready to make changes

Understand that a family financial plan isn't just something you set once and forget about. It will require constant monitoring and adjusting depending on your family's financial situation.

## The History of the K9 Unit

The K9 unit, as we know it today, has a storied history that began long before its formal establishment. Dogs have been used in warfare and security since ancient times, aiding the military forces of Egypt, Greece, and Rome. However, the official use of dogs for military purposes in the United States began during World War II with the inception of the War Dog Program, or "K9 Corps," on March 13, 1942.

This marked the beginning of systematic training and deployment of dogs for combat and other military-related tasks. The K9 Corps initially recruited civilian dogs and their owners, training these teams for various duties, including sentry, scout, and messenger roles.

Over the years, the role of K9 units has evolved significantly. In the public sphere, police forces have adopted the concept of training dogs for law enforcement tasks such as drug and bomb detection, search and rescue operations and the pursuit of suspects. Today, these K9 units are an indispensable part of both military operations and public safety efforts, showcasing the remarkable adaptability and skill of these working dogs.

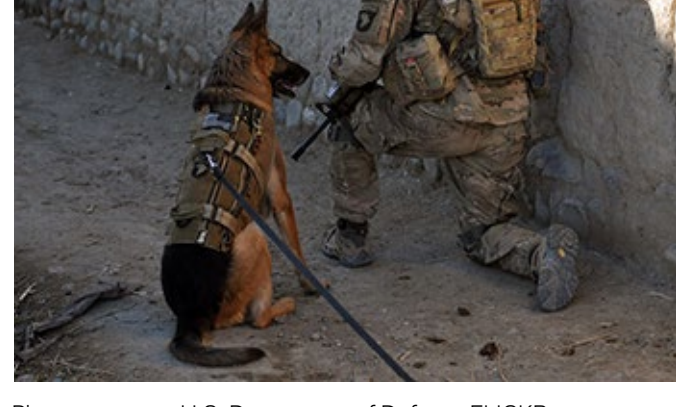
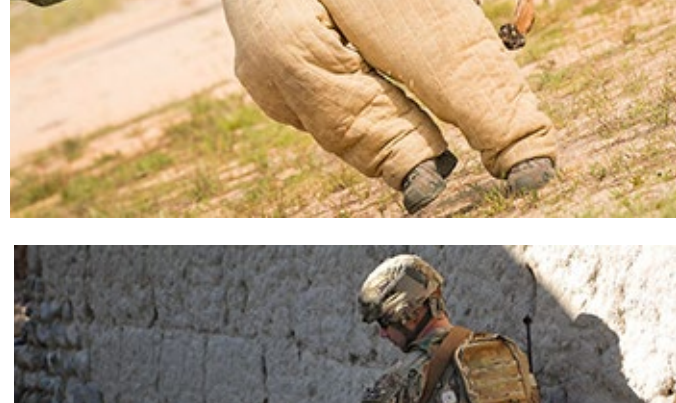
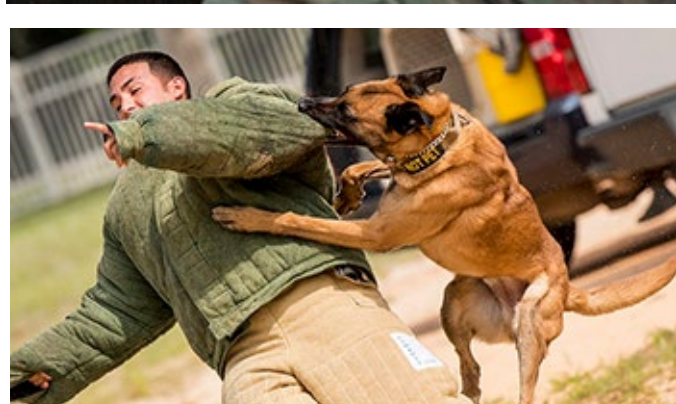
#### The Life of a working dog

Working dogs play a pivotal role in contributing to public and military security. Their keen senses, particularly hearing and smell, make them invaluable in detecting explosives, narcotics, and even certain medical conditions. Our canine companions are also often the first line of defense for national security, working tirelessly at borders, airports, and high-security events to sniff out potential threats.

The life of a K9 unit begins with rigorous training, where handlers hone their natural abilities to perform specialized tasks. This training is both physically and mentally demanding, ensuring that the dogs are prepared for the challenges they will face in the field without getting distracted.

Throughout their service, K9s form an unbreakable bond with their handlers, built on trust, respect, and mutual reliance. When these dogs retire, they often do so with the same handler or another loving family, where they can enjoy a well-deserved rest and the companionship they have earned through years of loyal service. In some cases, after their tenure in active duty, K9s can often find new ways to contribute to society – especially as the roles of working dogs are continually expanding.

As therapy dogs, they provide comfort and support to veterans and civilians alike, helping to alleviate stress, anxiety, and PTSD symptoms. As service dogs, they assist individuals with disabilities, offering them greater independence and quality of life. Whatever they get up to, K9 units continue to serve and inspire long after their official duties have ended, proving that their heroism extends far beyond the battlefield or the line of duty.



Photos courtesy U.S. Department of Defense FLICKR account

## AFBA Member Spotlight

Stories from the people we proudly serve

We want to hear from you! Have any stories you'd like to share? Whether as a servicemember or a first responder, any stories of patriotism, valor, or service, we want to hear from you. Please send an email to Emily Clevenger at [eclevenger@afba.com](mailto:eclevenger@afba.com). No attachments please.

### 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.



80 YEARS AGO, HEROES STORMED NORMANDY'S BEACHES ON D-DAY

[READ MORE >](#)



CELEBRATING MILITARY KIDS' RESILIENCE

LEARN MORE ABOUT THE IMPACT MILITARY KIDS HAVE

[READ MORE >](#)



SUPPORTING FAMILIES OF FIRST RESPONDERS

[READ MORE >](#)

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. Keep an eye on the website and your emails (if you've opted in for eDelivery) for quarterly updates and promotions.

**Family survivor college scholarship**  
Products and services that make the ultimate sacrifice.

AFBA is proud to offer families of eligible fallen members the Charles C. Blanton AFBA Family Survivor College Scholarship. Surviving spouse and children are eligible for \$10,000 per year, up to a total maximum benefit for the entire family of \$40,000 toward an undergraduate degree. This non-life insurance member benefit is available in all states except New York. In Virginia, only available to First Responders. AFBA reserves the right to change this program at any time as it deems necessary.

**Health and well-being**  
Plans and discounts designed to help promote your health.

- Life Line Screening
- TRICARE Supplemental plans
- Long Term Care Insurance
- Pet Insurance\*
- Direct MedAccess – health related discounts\*

**Career and education**  
Resources that help you excel at any stage in your career.

- AUSA scholarships
- Career center and career coaching
- Resume writing
- Reference checking
- eKnowledge\*

**Shopping and entertainment**  
Savings on experiences and products for everyone in your family.

- Discounted theme park, concert, and sporting event tickets\*
- Apple computer member pricing\*
- HP product savings\*
- Spouse-ly online marketplace\*

**Financial and legal**  
Products and services that assist you to reach your financial goals.

- Auto, home, and renters insurance
- Financial Planning Guide
- LawAssure\*
- Norton 360 with LifeLock\*
- Auto loans and mortgages

**Travel**  
Deals and discounts to use when planning your next adventure.

- Emergency Assistance Plus
- Car rental discounts
- Military Historical Tours
- Armed Forces Vacation Club\*
- "Calm travel"

**Start saving today!**

Learn more about all of these benefits by visiting [afba.com](http://afba.com).

\* These benefits made available to AFBA members through our partnership with AUSA. Please note: Family scholarship is provided through AFBA. All other member benefits are provided by affiliate partners and are not paid for by AFBA.



IT'S Summer Time

AFBA wishes you and your family a safe and happy summer.

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