



## A message from the President

Winter 2024

Greetings,  
I hope this message finds you well. As we approach the end of the year, I am pleased to confirm the association's ongoing growth and its continued commitment to fulfilling our mission by ensuring prompt payment of claims when our members need us most.

Earlier in the fall, we launched a new page on the AFBA website titled [Giving back to our communities](#). We are deeply committed to supporting those who serve, defend, and protect our nation – military servicemembers, first responders, and their families. By supporting varied initiatives, we aspire to preserve the history and honor the legacy of our markets so their dedication and sacrifices are always remembered, provide educational opportunities so they can look at a bright future, and support families in times of need.

Our commitment to giving back is rooted in a deep respect for the history and legacy of our markets. We are dedicated to preserving the history and honoring the legacy through partnerships that document the rich past of the National Guard and first responders through our sponsorships of The Center for the Study of the National Guard (CSNG) and the Enlisted Association of the National Guard of the United States (EANGUS) 9/11 event. More details about these sponsorships can be found [here](#).

Our commitment to giving back is rooted in a deep respect for the history and legacy of our markets.

We are also committed to providing educational support for our members. One of the unique member benefits AFBA is proud to offer families of eligible fallen members is the Charles C. Blanton AFBA Family Survivor College Scholarship. By providing financial support, we empower people to achieve their dreams and contribute meaningfully to society, opening doors to new possibilities and helping individuals build a better future for themselves and their communities.

Families are the foundation of our society. We are committed to providing them with the support and resources they need to thrive. Our goal is to ensure that every family has the opportunity to build a stable and prosperous future which is why we are a proud supporter of Our Military Kids (OMK), a nonprofit offering activity grants to children and teens of various military members. I encourage you to visit the Giving back to our communities page for details on all initiatives we proudly support.

Explore the rest of the newsletter for the latest news, including an update on our Google review campaign, 9/11 sponsorship, and a special feature on board member Command Sergeant Major (CSM) John F. Sampa.

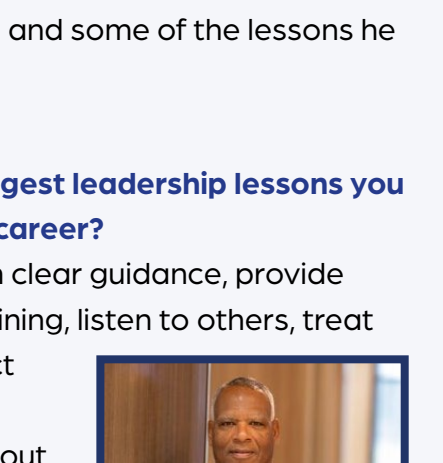
As you gather with friends and loved ones this holiday season, I, along with the entire AFBA team, wish you a safe, healthy, and joyous holiday season. Thank you for being an AFBA member.

Sincerely,

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

## Enterprise News

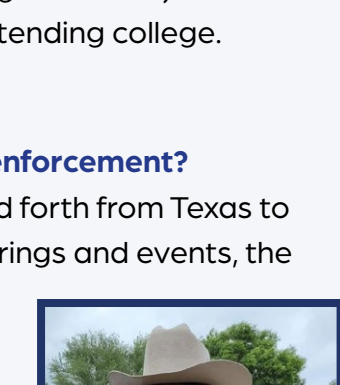
### Board Member Spotlight Get to know John F. Sampa



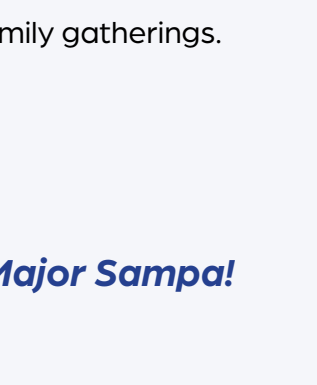
Today, we want to highlight John F. Sampa, a member of the 5Star Life Insurance Board of Directors, AFBA's wholly owned affiliate. Command Sergeant Major (CSM) John F. Sampa was appointed as the 12th Command Sergeant Major of the Army National Guard on 15 February 2018. He joined the United States Army on 30 April 1987 and served in the Army National Guard and the United States Army, retiring with 35 years of service. military and civilian education includes all Noncommissioned Officer Education System levels. He was employed with the Texas Department of Public Safety in the Highway Patrol Division for more than 27 years in concurrence with his military service.

We asked CSM Sampa some questions to learn more about his experiences, and some of the lessons he learned along the way. Keep on reading to see what he had to share.

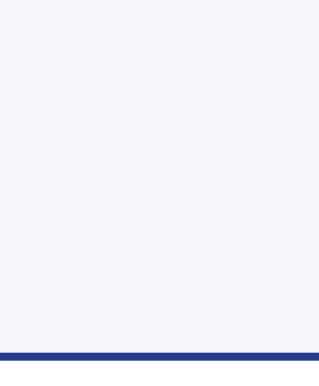
**1. Can you tell us about your background?**  
I joined the United States Army on 30 April 1987. I served as the Command Senior Enlisted Leader for the Texas Military Department – the highest enlisted rank in the Texas National Guard and I also served as the Command Sergeant Major for the 36th Infantry Division. I also worked for the Texas Department of Public Safety in the Highway Patrol Division as a Senior State Trooper with more than 27 years of service in concurrence with my military service.



**4. What were the biggest leadership lessons you learned during your career?**  
State your intent with clear guidance, provide high standards of training, listen to others, treat everyone with respect and dignity, it's ok to change your mind about the way forward if it would improve the outcome, take care of the people you are leading, don't waste people's time and stay humble.

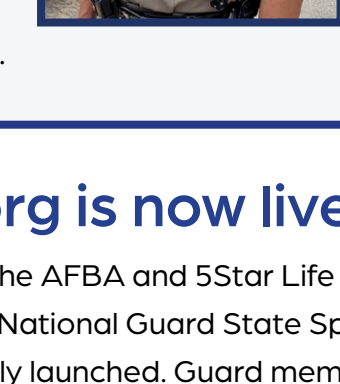


**2. Why did you go into the military?**  
It was always my desire to serve after graduating high school. I went to college first and joined when I was 23 years old while attending college.



**5. What do you do for fun?**  
Travel, hangout on my "Man Ranch", attend all kinds of sporting events and have family gatherings.

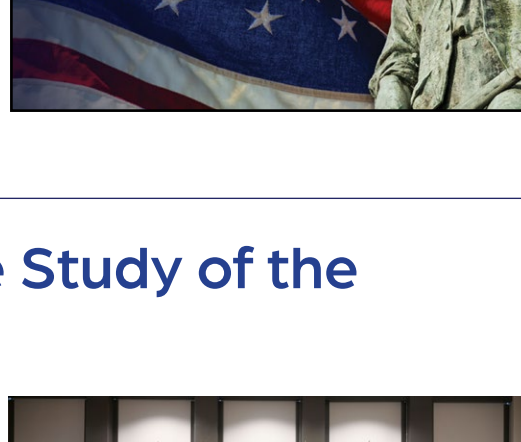
**3. What drew you to law enforcement?**  
As a kid traveling back and forth from Texas to Louisiana for family gatherings and events, the Texas State Troopers captured my interest and remained throughout my adult life. When I first became eligible to apply, the State of Texas had a hiring freeze on State Troopers. I immediately applied 4 years later once the hiring freeze was lifted.



**Thank you  
Command Sergeant Major Sampa!**

## The new SSLI.org is now live!

Just like the rebranding that the AFBA and 5Star Life sites completed last year, the new National Guard State Sponsored Life Insurance site was recently launched. Guard members can learn more about the program, view member benefits, contact the Staunton office or their state.



[Click here](#) to view the new site!

## AFBA supports the new Center for the Study of the National Guard

Representing AFBA, Mike Moser, Chief Distribution and Legal Officer and Raquel Fuentes, Vice President, Marketing and Communications were honored to present a check in support of the newly formed Center of the Study of the National Guard (CSNG), making AFBA the founding member for the Center and marking the beginning of a multiyear sponsorship. The ceremony, which took place at University of Southern Mississippi (USM) in Hattiesburg, MS.



In attendance at the event were local dignitaries, including university officials, state military leaders, along with local and state political representatives, including recently appointed Adjutant General of Mississippi, Bobby Ginn; Aid to Senator Roger Wicker, Chris Vignes; Chief of Staff for Congressman Ezelle, Joe Nicholson; Hattiesburg Mayor Toby Barker; Hattiesburg City Council President Jeffrey George; Lt. Col. Richard Rowland, with Camp Shelby; Retired Col. Dave Barton, National Guard Association of Mississippi; and Retired Brigadier Gen. Roy Robinson.



### What is the Center of the Study of the National Guard?

National Guard's history is scattered across the nation in armories, small museums, various state archives, and in the voices of Citizen Soldiers. Each component, the Army, Navy, Air Force, and Marines have a center for data collection, archival preservation, and research productivity. The National Guard does not. Through collaborative efforts, The University of Southern Mississippi, The National Guard Association of the United States, and the National Guard Bureau have established the Center of the Study of the National Guard (CSNG) to fill this void. CSNG's key missions are to build and maintain a repository for National Guard documents, histories, oral histories, and other related materials and to serve as a research center and think tank to facilitate the study of the National Guard and its history. This center will provide access for researchers and the National Guard community to study the National Guard from one consolidated location. Finally, the Guard can have an intellectual home where its story can be told.

### Why support the Center of the Study of the National Guard?

For AFBA, this endeavor provided an opportunity to support one of our critical markets. USM is a military friendly university with a significant veterans / military student population, the professors leading the effort are military historians who are passionate about the Guard, school administration is committed to making this project successful over the long term, and lastly, entities like National Guard Bureau (NGB) and The National Guard Association of the United States (NGAUS) stand firmly behind the initiative.

[View the press release issued by AFBA here – AFBA becomes Founding Member of the Center for the Study of the National Guard.](#)

## Honoring National Guard contributions on 9/11

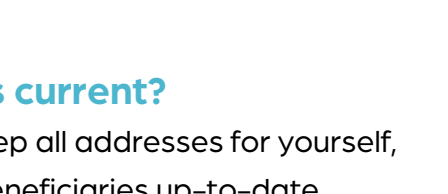
The Enlisted Association of the National Guard of the United States (EANGUS) held a commemorative event on September 11th at the top of the One World Tower in New York to honor the National Guard's contributions to our nation on that fateful day and its aftermath.



AFBA was proudly a sponsor for this event as we pay tribute to their many sacrifices. The 9/11 Remembrance Gala was not only about remembering and honoring those who have made the ultimate sacrifice, it was about celebrating life and the human spirit, along with the contributions of the National Guard in furthering the future of America.

## Giving back to our communities

We recently added a new page to the AFBA website titled Giving back to our communities. We are deeply committed to supporting those who serve, defend, and protect our nation – military servicemembers, first responders, and their families. By supporting varied initiatives, we aspire to preserve the history and honor the legacy of our markets so their dedication and sacrifices are always remembered, provide educational opportunities so they can look at a bright future, and support families in times of need.



[Click here](#) to visit the page and learn more about these efforts.

## Customer review – your opinion matters! Google review campaign

Our Google Review Campaign is still going strong! We are now at a **4.7 star rating**. Thank you to everyone who has left us a positive review. We truly appreciate it. Our reviews can now be seen on our website. Visit [afba.com](#) and scroll to the bottom of the page to see some of our latest reviews.

**EXCELLENT**  
★★★★★  
Based on **127 reviews**  
Google

## Is your account information up to date?

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.

[Login today to make changes to your account.](#)

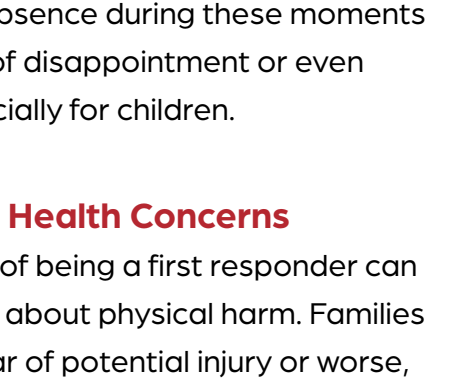
[LOGIN NOW >>](#)

## 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

## Member Corner

### Holding the line at home: Supporting families of First Responders



Behind every first responder is a family standing tall to support them. Though first responder families are often overshadowed by the flashing lights and sirens, they live lives of quiet bravery and resilience. From coping with constant worry over their loved one's safety to managing the unpredictable nature of emergency work and its impact on the home, these families face their own set of challenges.

### The Challenges of Being a First Responder Family

First, it's important to understand the unique difficulties many family members face, including:

- Emotional Stress and Anxiety**  
Families of first responders often must grapple with ongoing worry and anxiety over their loved ones due to their occupational exposure to danger. Much like first responders have to deal with the unpredictability of emergency work, their family members are also unsure of what each day may bring.
- Long, Irregular Work Hours**  
The atypical and often extended working hours of first responders can also put a strain on first responders and their families. Long shifts that stretch into the nights can hinder family bonding time and disrupt routines and schedules. This often puts more responsibilities on spouses to manage the household alone.
- Limited Availability for Family**  
In addition to irregular and long working hours, the demanding nature of a first responder's job means they often have to miss significant family events, such as birthdays, school functions, anniversaries
- and holidays. Their absence during these moments can lead to feelings of disappointment or even abandonment, especially for children.
- Physical Risk and Health Concerns**  
The inherent danger of being a first responder can bring constant worry about physical harm. Families often live with the fear of potential injury or worse, impacting their mental well-being, and exposure to hazardous and traumatic conditions can have long-term impacts on their loved ones.
- Financial Strain**  
Despite the essential nature of their work, many first responders and their families face financial stress, whether it's from the rising cost of living or health care expenses in the case of injury or trauma. In the tragic event that a first responder passes in the line of duty, their family could be facing even greater financial distress on top of dealing with the grief. Fortunately, a wide array of support resources are available to first-responder families.

### Helpful resources for supporting First Responders and their families

Here are a few resources to help first responders and their family members:

- First Responders Support Network** offers specialized retreats and mental health support for first responders and their families, focusing on recovery from traumatic stress and promoting well-being through peer support and education. [Learn more here.](#)
- Hope for Emergency Responders Organization (HERO)** is dedicated to providing support and resources and fostering a community of care and recognition for the mental and physical health of first responders and their families. [Learn more here.](#)
- First Responders Children's Foundation** provides financial assistance and educational resources to children who have lost a parent in the line of duty and families facing hardship due to a first responder's work-related trauma. [Learn more here.](#)
- Charles C. Blanton Family Survivor College Scholarship\*** was established by AFBA to support the educational aspirations of the children of eligible fallen first responders. [Learn more here.](#)
- Financial and Legal member benefits offered by AFBA\*\*** through various programs and organizations provides financial guidance and legal support to first-responder families, helping them navigate the complexities of financial planning, insurance and more. [Learn more here.](#)

AFBA recognizes the strength and courage of first responder families, and we're here to help. Find out more about the support and resources available to our members.

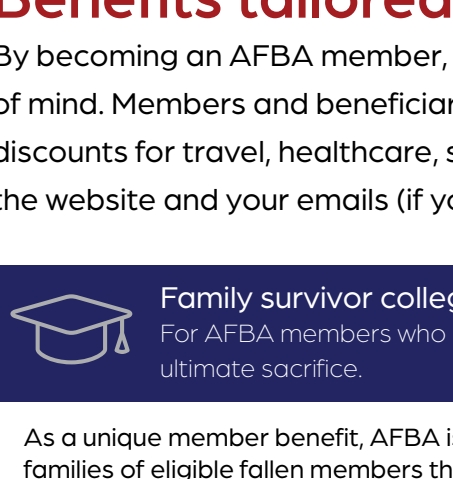
\*Scholarship available in all states except New York. In Virginia, only available to First Responders. See [afba.com/member-benefits/life-insurance/college-scholarship](#) for full details and rules.

\*\*AFBA member benefits made available through third party vendors. Some member benefits made available to AFBA members through our partnership with AUSA.

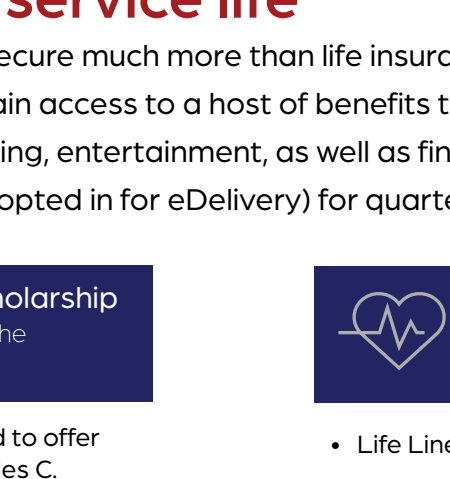
## AFBA is social

Member focused news and content

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



[READ MORE >](#)



[READ MORE >](#)



[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**  
For AFBA members who make the ultimate sacrifice.

As a unique member benefit, 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, license or certification.  
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\*
- 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\*
- Colette travel\*

### Start saving today!

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

\*These benefits made available to AFBA members through our partnership with AUSA.

Please note: Family scholarship is provided through AFBA. All cover member benefits are provided by affiliate partners and are not paid for by AFBA.



AFBA wishes you and your family a warm holiday season.

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