

Frequently Asked Questions

Q. What is this product?

A. This is a 10 year Group Level Term life insurance product. It has: NO WAR CLAUSE, NO TERRORISM CLAUSE, NO AREAS OF RESTRICTION, AND NO JOB RESTRICTIONS. Upon approval you will be covered anywhere in the world at any time.

Q. What does Level Term mean?

A. Level Term means that during the life of the policy (in this case 10 years) the premium will never increase and the amount of coverage will never decreaseGUARANTEED!

Q. What is Term Life insurance?

A. Term Life Insurance is life insurance that is purchased to cover you for a set period of time. It is usually the most inexpensive type of life insurance because it builds no cash value.

Q. When will my coverage start?

A. Your coverage will start after you have been approved by our medical underwriters and your first month's premium has been paid (usually in about three weeks).

Q. Why would it take longer to get coverage?

A. If we need more medical information than your KBR medical records provide, it may take longer. We will have to get that information from your personal physician or from the VA. It also may take longer if there is no money in your checking account or if your credit or debit card has no funds available.

Q. What if I can't afford to pay the premium right now?

A. If you are unable to pay for the first month's premium right now, we can hold your application until you are able to write us a check (to 5Star Life) or give us a credit card or debit card which have available funds.

Q. Can you take the payments directly out of my paycheck?

A. No. Since we are not part of KBR or Halliburton, we can't take the premium directly out of your check. You can pay your premium monthly with; a credit or debit card, have the premium withdrawn directly out of your checking account, or if you have family at home, you may have the bill sent there quarterly, semi-annually, or annually but this option will require a payment of two month's premium in advance.

Q. Do I need to get another physical?

A. You only need another physical exam if you are applying for more than \$150,000.00 of coverage. This will be provided to you at no cost. It takes about 15 minutes to complete and will be done at the Expo Center in most cases on Thursday, Friday, or Saturday.

Q. How will I know if I am covered?

A. You may contact us at: bobmcins@aol.com in 3 weeks and we will let you know the current status of you application. You can also reach us on our website at: <http://defenseinsurance.com> . Go to [contact us] and left click on Bob McDonald , Mike McDonald, April Huntzler, or David Howell to email us. We will email your answer to you as soon as possible.

Q. How long has AFBA been in business?

A. AFBA (The Armed Forces Benefit Association) was established in 1947. We have been insuring military personnel and their families since then.