



State Sponsored Life Insurance (SSLI)

National Guard Association of South Carolina Members and their Families

No Cost \$1,000 Death Benefit for Active Guard Members

This benefit is provided free to you by the NGASC. Active Guard members are covered 24/7 whether drilling or not as long as you meet one stipulation. You must complete the application, designate a beneficiary, and have your signature witnessed by one of the licensed association representatives.

Coverage Programs

The Basic and Enhanced programs provide a life insurance member benefit through Armed Forces Benefit Association (AFBA) and underwritten by 5Star Life Insurance Company. The Basic SSLI program is not age banded in most states and has a level benefit to age 60. The Enhanced SSLI program has only three age bands and provides a level death benefit as long as current age based contributions are being received. Involvement with either program must be initiated by the 59th birthday.

Basic Coverage

The Basic program provides financial protection in the event of death. It also provides coverage for your spouse and/or children. Basic coverage gives you five benefit options, between \$5,000 and \$50,000, and you can apply for \$5,000 without evidence of insurability. Answer three simple health questions for additional coverage. Coverage is effective upon underwriting approval. Contact NGASC for full details.

Enhanced Coverage

Life Insurance Coverage – You can purchase \$50,000 of protection starting at \$5 a month if you're under 50 years of age and don't use tobacco or nicotine products.*

No medical exam for Guard members under age 50 applying for up to \$250,000 of coverage and ages 50–59 up to \$100,000. For spouses, no medical exam under age 40 up to \$250,000 and under age 50 up to \$150,000. Just complete the enrollment form and answer a few health questions. Coverage is effective upon underwriting approval.

24 Hour Coverage – No war or terrorism exclusions. Coverage on and off duty with no hazardous, line of duty or occupational restrictions.

Coverage from \$50,000 to \$400,000 – Based on your individual situation, you decide how much coverage is right for you and your family.

Emergency Death Benefit Payment – Payment of up to \$15,000 mailed within one business day of notification of death (subject to contestability).

Full Coverage After Retirement or Separation – As long as contributions are paid, coverage continues to age 70.** There are no occupation restrictions, so regardless of what you do after the military, you're covered. Regardless of any health issues that may develop in the future, you're still covered. (60 days after retirement or separation is the cut off for any new policies.)

Spouse coverage – You can easily purchase coverage for your spouse on the same enrollment form.

Learn More

For more information and full details, please speak with Jimmy Foley or contact NGASC at 803-254-8456.

*A Tobacco User is one who has used any tobacco or nicotine products in the past 12 months.

** After 70th birthday, Enhanced coverage terminates on coverage anniversary date.

Life insurance underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company), with an administrative office at: 909 N. Washington Street, Alexandria, VA 22314

Enhanced Coverage Rates

Current Monthly Contributions (Male/Female) Non-Tobacco

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00
50-59	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00
60-69	\$44.00	\$88.00	\$132.00	\$176.00	\$220.00	\$264.00	\$308.00	\$352.00

Current Monthly Contributions (Male/Female) Tobacco*

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
18-49	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00
50-59	\$36.00	\$72.00	\$108.00	\$144.00	\$180.00	\$216.00	\$252.00	\$288.00
60-69	\$88.00	\$176.00	\$264.00	\$352.00	\$440.00	\$528.00	\$616.00	\$704.00

* A Tobacco User is one who has used tobacco or nicotine products in the past 12 months.

Medical Requirements Charts

Current or Former Military Member

Age	\$50,000	\$50,001 - \$100,000	\$101,000 - \$150,000	\$151,000 - \$200,000	\$201,000 - \$250,000	\$251,000 - \$300,000	\$301,000 - \$400,000
18-39	Statement of Health	Statement of Health	Statement of Health	Statement of Health	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis
40-49	Statement of Health	Statement of Health	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile, Urinalysis and Resting EKG
50-59	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG

Non-Military Spouse

Age	\$50,000	\$50,001 - \$100,000	\$101,000 - \$150,000	\$151,000 - \$200,000	\$201,000 - \$250,000	\$251,000 - \$300,000	\$301,000 - \$400,000
18-39	Statement of Health	Statement of Health	Statement of Health	Statement of Health	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis
40-49	Statement of Health	Statement of Health	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile, Urinalysis and Resting EKG
50-59	Statement of Health	Paramed Exam, Blood Profile and Urinalysis	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG	Paramed Exam, Blood Profile, Urinalysis and Resting EKG

Statement of Health

Paramed Exam, Blood Profile and Urinalysis

Paramed Exam, Blood Profile, Urinalysis and Resting EKG

About AFBA

With the support of the General of the Army, Dwight D. Eisenhower, AFBA was established in 1947 in the basement of the Pentagon to ease the strain on military members and their families. At the time, they could not purchase life insurance that would pay a death benefit if the member was killed in combat. Today, headquartered in Alexandria, VA, AFBA continues to honor its mission, in war and peace, promoting the welfare of its members by providing survivor and other benefits to those who serve this great nation, including members of the uniformed services, first responders, government employees, and their families. AFBA has more than 920,000 members with \$40 billion of death benefits in force and has paid nearly \$2 billion of death benefits since inception. AFBA death benefits are primarily underwritten by its affiliate, 5Star Life Insurance Company (a Lincoln, Nebraska domiciled company). AFBA is not affiliated with any government agency.

Life insurance underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company), with an administrative office at: 909 N. Washington Street, Alexandria, VA 22314