



AAFMAA

advantage

An Army and Air Force Mutual Aid Association Newsletter • May 2009

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From GEN (Ret) Jack N. Merritt

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Value-Added Whole Life Insurance for the Entire Family

AAFMAA's Value-Added Whole Life Insurance is a great permanent insurance plan for everyone in the family. The premiums are lower the younger you are, and there is more time to accumulate cash value and ultimately increase death benefit amounts.

It's a great policy to purchase for yourself, your spouse and your children and grandchildren.

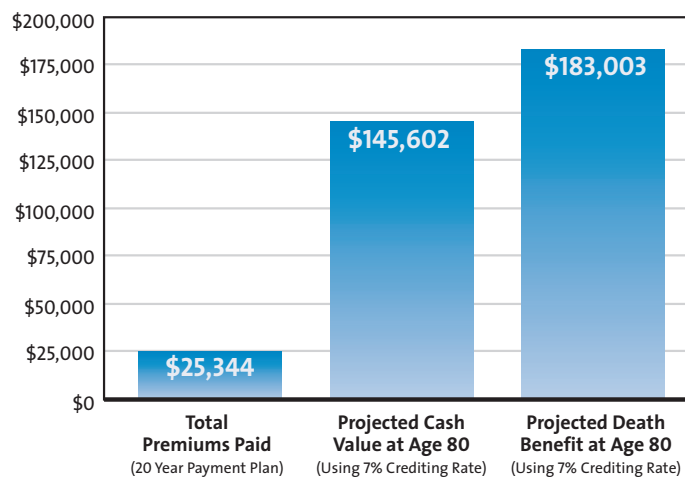
All AAFMAA Value-Added Whole Life policies have a guaranteed minimum death benefit and cash value. There is also a 100% money-back guarantee of all premiums paid, or cash surrender value, whichever is **GREATER**, if you decide to cancel your policy at any time. Our crediting rate for 2009 is 7.0% (NOT



PHOTO COURTESY OF U.S. AIR FORCE

guaranteed-subject to change). The minimum guaranteed crediting rate is 4.5%. The policy cash value accumulates on a monthly basis and can grow significantly over time. As an example, see the graph below to illustrate how a \$100,000 policy, issued at age 38 under a 20-year payment plan, could grow by age 80.

Whether you're looking to secure a permanent insurance policy for yourself, your spouse or your children and grand-



children, AAFMAA's Value-Added Whole Life deserves a look. Our superior crediting rate and guarantees on premiums paid are extraordinary. Contact us today for information or use our online Get a Quote at www.aafmaa.com for instant premium quotes and/or to apply.



Message to Members

Jack N. Merritt
General, US Army, Retired
Vice Chairman of the Board and
Chairman of the Finance Committee

As Chairman of the Finance Committee, Vice Chairman of the Board and a long-time AAFMAA member I take a personal interest in AAFMAA's growth and expansion. I am delighted to see how we've grown over the past several years and look forward to continued success as our Association implements the expansion plan. We've certainly weathered challenging economic times recently. We have come through the turbulence essentially unscathed. A well thought-out, conservative investment approach has insured that AAFMAA remains financially sound and strong. Evidence of this strength is seen in the results. As of 31 December 2008, our Total Assets, on an amortized value, equaled \$890 Million. Our Insurance in Force grew to \$18.9 Billion and our Policies in Force reached an all-time high of 111,808. Net policies grew by 3,800, the highest in AAFMAA history.

Another important indicator of AAFMAA's success is the Net Yield on Assets (NYA). For 2008, AAFMAA's NYA came in at 5.2%. The NYA directly influences AAFMAA's ability to provide a "bonus" check to annuitants. Annuitants include beneficiaries of AAFMAA policies, and members who have annuitized the cash value on their **ANNUITY**Life policy. Annuitants are paid out monthly based upon a guaranteed 4% interest rate. When the NYA exceeds 4%, annuitants are provided a "bonus" or "13th check" for the difference between the 4% guaranteed and the NYA. These checks are mailed to annuitants each May 1st. I'm proud to report that we're able to continue this benefit in 2009.

AAFMAA will continue to achieve great results for members throughout 2009. As members, all of us can play a part in this success. Word of mouth is a very effective and low-cost way for our Association to expand. So, please refer friends to AAFMAA, lead them to our website or simply mention our name. We look forward to hearing from them and welcoming them into the membership!

Sincerely,

AAFMAA Contacts

Membership and Insurance Sales

Toll free: 877-398-2263

Local: 703-522-3060

Fax: 703-522-1336

email: membership@aafmaa.com

Application Processing

Toll free: 866-4AAFMAA

(866-422-3622)

Local: 703-522-3060

Fax: 703-528-2662

email: applications@aafmaa.com

Underwriting

Toll free: 866-4AAFMAA

(866-422-3622)

Local: 703-522-3060

Fax: 703-526-1670

email: underwriting@aafmaa.com

Policy Services

(payments, loans, LTCSO,
beneficiaries, settlement options)

Srey Seng-Im, Team Leader

Toll free: 866-4AAFMAA

(866-422-3622)

Local: 703-522-3060

Fax: 703-526-1671

email: polycyservices@aafmaa.com

Death Notification

Toll free: 800-522-5221

Local: 703-522-3060

Senior Management

President and Treasurer

Walter R. Lincoln, CFP®

Assistant to the President

Tiana Fallavollita

Vice President for Marketing and Sales

Lisa G. Milman

Vice President for Insurance

Brady M. Gruler, FLMI

Controller

Florence B. (Maggie) Wilson, CPA

Secretary

Tom E. Hargis

Website

www.aafmaa.com

Beneficiary Designation Information

Designating your beneficiary on a life insurance policy is one of the most important aspects of the policy. After all, the reason you are buying the policy is to provide the financial assistance needed to your survivor(s). Only the policy owner is authorized to designate and change beneficiaries. The owner may designate any individual(s), legal entity or their estate. The owner may change the beneficiary designation at any time prior to the death of the insured and without the consent or knowledge of the beneficiaries. A separate Beneficiary form must be completed for each policy. If the prior designation contains an irrevocable beneficiary, that beneficiary must approve the change in writing. In cases of a court order, an amended court order must accompany the Beneficiary Change form.

Beneficiary changes must be made in writing, and are effective on the date signed by the owner, after receipt and written approval by AAFMAA. AAFMAA is not responsible for any payment or other action taken before approval. Beneficiary Designation forms are available on the AAFMAA website. The form can be filled out online, but must be printed, signed and dated. The form can then be mailed, scanned and emailed, or faxed to AAFMAA. When faxing Beneficiary Designation forms, please fax to Policy Services toll-free at 1-888-210-4882. If emailing, please send to polycservices@aafmaa.com. If you do not receive written approval within 30 days of sending the completed and signed form to AAFMAA, please

Helpful Tips When Designating a Beneficiary:

Individual— Must be identified by full name, Social Security Number (SSN), and relationship to the insured, unless designating ALL children. All children does NOT include step-children unless they are legally adopted.

Examples:

Full Name	SSN (or TIN)	Relationship
Jane A. Smith	123-45-6789	Spouse
Mary E. Smith, Irrevocable	123-45-6789	Former Spouse
All children of the insured, born or adopted	N/A	Children
All children born of marriage to Jane A. Smith	N/A	Children

Legal Entity— Must be identified by full legal name, address and Taxpayer Identification Number (TIN). Trusts must include trust name, date signed and name and SSN of the trustees. If a trust is designated as beneficiary, payment will be made to the surviving or successor named living trustee. AAFMAA is not bound by the terms of the trust or liable for the disposition of the benefit by the trustees.

Examples:

Full Name	SSN (or TIN)	Relationship
ABC Alumni Association City, State Zip	98-7654321	N/A
John E. Smith Trust, Dated 13 May 2000	12-3456789	Trust
Jane A. Smith, Trustee, or successor	123-45-6789	
Testamentary Trust	None	Trust

If you have any questions when completing your Beneficiary Designation, please contact our Beneficiary Assistance team at AAFMAA. They will be happy to assist you.

Refer Your Friends—Grow Your Association

Since AAFMAA is a non-profit, member owned association the AAFMAA staff is constantly looking at the most cost effective ways to grow the membership and policy base. One of

the best forms of advertising for AAFMAA is word of mouth. AAFMAA's own satisfied members refer their friends, they apply for membership and policies and the association grows. Membership is open to:

All ranks of the Army and Air Force who are active duty (or within 120 days after separation), retired, National Guard and Reserve below the age of 66, USMA and USAFA cadets and ROTC contract

and scholarship cadets. Additionally, thanks to recently enacted legislation, honorably discharged veterans below age 66, residing in Virginia, North Carolina or South Carolina are eligible.

Once you become a member your spouse and eligible children are able to apply for policies of their own. Our Level Term I policy is available to members, spouses and children (age 18-23). Our Value-Added Whole Life policy is available for members, spouses and children (age 6 months – 23). And, we have recently added a new policy for children age 15 days – 12 years; Generations Plus. This is a permanent insurance policy that doubles in coverage amount at age 21 with no increase in premiums. Information about all of these policies is available online at www.aafmaa.com. Our Membership Coordinators are also available Monday through Friday, from 8:30 a.m. – 7:00 p.m. Eastern Time to help answers your questions and provide quotes and applications. We look forward to hearing from you and your friends!



PHOTO COURTESY OF U.S. ARMY

Do You Have VGLI?

If So, You Need to Read This!

Veterans Group Life Insurance (VGLI) is a great option for those service members separating or retiring who cannot medically qualify for a regular life insurance policy. You are guaranteed to be able to convert your SGLI to VGLI if you do it within their time frame, without medical underwriting. Additionally, effective 1 July 2008, VGLI premium rates were reduced for those ages 30 – 64, which comprise 85% of those insured under VGLI. **HOWEVER**, if you can medically qualify, **there IS a better alternative than VGLI – AAFMAA.**

Our **Level Term II** policy can *save you thousands* of dollars in premiums over the life of the policy. Go to the Get a Quote section of AAFMAA's website at www.aafmaa.com and compare our Level Term II policy to VGLI. Select the amount of

years you desire the Level Term II policy and your results will pop right up. When you get your quote, you will also see the first two VGLI rate groups for your age. Remember, VGLI premiums increase every five years according to age; Level Term II premiums remain the same for the entire term.

As an example, below are premiums for a \$400,000 10-Year Level Term II policy for a 45 year old male. Monthly premiums are used to calculate total cost for the 10 year term.



PHOTO COURTESY OF U.S. AIR FORCE

AAFMAA Level Term II Rate Category	AAFMAA Monthly Premium	AAFMAA Total Cost for 10 Year Term	VGLI Total Cost for 10 Years (\$88/mo age 45–49 \$144/mo age 50–54)*	TOTAL SAVINGS OVER 10 YEARS WITH AAFMAA
Super Select	\$20.60	\$2,472	\$13,920	\$11,448
Select	\$30.20	\$3,624	\$13,920	\$10,296
Standard	\$42.60	\$5,112	\$13,920	\$8,808

*VGLI rates effective 1 July 2008

Even at AAFMAA's Standard rate, the **SAVINGS** over VGLI in this 10 year example equals **\$8,808!!!!**

If you have VGLI, and can medically qualify, you owe it yourself and your family to consider AAFMAA's Level Term II policy.

Call a Membership Coordinator TODAY
toll-free at 1-877-398-2263 for more information
or visit www.aafmaa.com and Get a Quote!

Level Term II policies can be issued up through age 75 for members and spouses and can last until age 85.

Policy Loans On Whole Life

A loan can be taken by the policy owner against the cash value of each Value-Added Whole Life policy they own. The policy owner can borrow up to 75% of the cash value of each policy. Loans are not made in the aggregate; that is, not across the cash value of all policies. Each loan is issued against an individual policy.

Interest Rates

Interest is charged at a variable rate and is indexed to the crediting rate. The crediting rate is set each year, or more frequently, by AAFMAA. The policy loan rate is 1% (100 basis points) above the crediting rate, and may change each year of the loan, or more frequently, if the crediting rate changes. The crediting rate for 2009 is 7% (NOT guaranteed-subject to change). Therefore, the policy loan rate for 2009 is 8%. Any money that has been loaned out of the policy continues to earn the current crediting rate, even though the policy owner has taken that money out of the policy. For example, if the policy cash value is \$10,000 and the owner takes out a loan of \$5,000, they will still be earning the crediting rate on the entire \$10,000 of cash value. Interest accrues daily and is billed annually in the month preceding the anniversary date of when the loan was issued. If unpaid, the interest will be capitalized (added to the loan principal) at the end of the month in which it is due. Interest will then begin to accrue on the new, larger principal balance.

While you are not required to repay a loan because it is secured by the cash value of the policy, AAFMAA **strongly recommends** that the annual interest is paid when billed. This will prevent your policy from becoming "overloaned". A policy becomes "overloaned" when the principal and accrued interest become greater than the cash value of the policy. When this occurs, the policy lapses. A policy lapse will trigger a taxable event if the cash value is greater than the policy premiums paid. This gain is considered ordinary income by the IRS, and AAFMAA is required to send Form 1099R to the IRS for this gain.

Value-Added Life Policies

Repayment of Loans

Repayments may be made at any time, in any amount. A loan may be repaid in full or in part. Effective 1 January 2002, all loan payments are credited to accrued interest first and then to the principal. If you have more than one policy with loans outstanding, please indicate to which policy and which loan, fixed or variable rate, you intend the payment to be applied. Otherwise, the payments will be credited first against the interest on all policy loans, oldest policy first, then against the principal of all policies, oldest policy first.

Outstanding Indebtedness

Any outstanding indebtedness will be deducted from the proceeds if the policy is surrendered for the cash value or when the death benefit is paid to the beneficiary.

Tax Implications

If your policy is identified as a Modified Endowment Contract (MEC) it comes under the provisions of the Technical and Miscellaneous Revenue Act (TAMRA) of 1988. Unless you are disabled, TAMRA may impose ordinary income tax implications on MEC policy distributions, i.e. loans, withdrawals or cash surrenders, regardless of your age. Also, if you are under age 59 a 10% penalty tax may apply to distributions. **The tax and penalty apply only to distribution of interest earnings.** The IRS sequence for distributions is interest earnings first and then principal. No income tax or penalty is applicable to principal. Principal is the cost basis of the policy. Cost basis is premiums paid plus any taxable distributions made from the policy. You may want to seek professional tax advice.

Remember that a policy loan from AAFMAA is one of the most flexible loans available. Members should always feel free to use this benefit, **BUT** should **make interest payments** to avoid the risk of losing insurance coverage and/or membership.

Are You an AARP Member?

Have You Been Offered Life Insurance From AARP?

If you are considering an AARP sponsored life insurance policy, please compare their rates to AAFMAA's Level Term II policies to see the savings you could get with AAFMAA. The Savings with AAFMAA are Huge. For example:

Monthly Rate Comparison

Male: \$50,000 Coverage, 5 Years



Issue Age	AARP Level Benefit Term Life*	AAFMAA Level Term II 5 Year Term, Super Select Rate**	5 Year Savings with AAFMAA
50	\$51.04	\$8.00	\$2,582.40
55	\$74.58	\$11.50	\$3,784.80
60	\$108.25	\$15.40	\$5,571.00

*AARP rates as of 4/09.

**Super Select is our BEST rate category. Your rate may be higher after medical underwriting.

There are some differences between the two policies. For example, the AARP policy is a renewable term, which renews at a higher premium at each 5 year interval, based upon age. The AARP policy can last until age 80. AAFMAA's Level Term II policies have set terms that you select, from 5 to 30 years. The premium does not increase for the entire term. Coverage can be taken out to age 85. The AARP policy does not require a medical exam. AAFMAA's Level Term II **does** require a medical exam (which can be set up and paid for by AAFMAA if you don't have one already). AAFMAA rates quoted above are our best rates. However, even our Standard rates offer significant savings over AARP. It certainly shows it is worth the few extra minutes to take the exam.

DON'T OVERPAY! CONTACT AAFMAA TODAY!
You'll be glad you did.

For more information and quotes for AAFMAA's Level Term II policy:

CALL: a Membership Coordinator toll-free at 1-877-398-2263

E-MAIL: membership@aafmaa.com

or

ONLINE: visit our online Get a Quote 24/7 at www.aafmaa.com.

AAFMAA's Long Term Care Settlement Option

For several years, AAFMAA has been offering a Long Term Care Settlement Option (LTCSO) on all Value-Added Whole Life policies. This option has no cost to the policy holder unless the option is exercised. It is included with all AAFMAA Value-Added Whole Life policies, even those that were purchased and in force before the option was made available. The following Q&A describes the key points of the LTCSO. If you think that you qualify and are interested in exercising the option on your current Value-Added Whole Life policy, please contact Policy Services at 1-800-522-5221. If you would like more information about applying for a Value-Added Whole Life policy, you can contact a Membership Coordinator toll-free at 1-877-398-2263.



Q. What is LTCSO?

A. The AAFMAA LTCSO provides an owner of an AAFMAA Value-Added policy(s) the option of converting the death benefit(s) on an eligible insured life (normally payable only on death of the insured) into regular periodic payments before death to help defray the cost of nursing home, custodial or home health care of the insured.

Q. Why is this option being offered?

A. Financing long term health care is a widely recognized and growing problem for both society and the individual. In most cases an individual or the family must pay for long term care out of their own resources. Recognizing that some insureds will eventually require long term care due to disability or chronic illness, and that the AAFMAA life insurance plans constitute an important asset, the Board of Directors approved LTCSO.

Note: This is not an additional monetary benefit but rather represents an early payout of a death benefit on behalf of the insured rather than to a designated beneficiary.

Q. Who is eligible for this option?

A. Any insured person who has attained the Social Security Full Retirement Age, who has been covered by an AAFMAA Value-Added policy for two or more years and has been confined to a long term care nursing facility or has required continuous home nursing care for the past four

months or more is eligible. Medical certification as to the need for continued long term care will be required as part of the application process. An annual recertification is necessary to ensure compliance with IRS guidelines. In cases where the insured is not the owner of the plan, it is the owner who must apply for the LTCSO. It is the insured, however, who must require and be receiving long term care.

Q. How much does having the LTCSO cost me?

A. There is no cost to having the LTCSO as a part of your policy. It is included in all Value-Added Whole Life policies. If the LTCSO is elected, then there is an administrative cost. So, if you never use it, there is no cost at all.

Q. How much will I receive if I elect this option?

A. The standard option for disbursement of the LTCSO benefit is monthly, for a fixed period of 50 months. Any amount of coverage that generates payments up to the current annual IRS maximum that can be received tax-free may be converted. The amount permitted by the IRS to be tax-exempt for Long Term Care for 2009 is \$280 per day or \$8,400 per month. That equals \$420,000 over the 50 months. The monthly payment is the amount of the approved death benefit as of the date the application is approved (**less any outstanding loan**) divided by 50 months. An administrative fee (currently \$20) will be deducted

from the monthly payment. Payments may be made to the owner, the insured, deposited to a bank account or paid directly to a long term care facility as designated by the owner of the plan.

Q. What does this do to my insurance benefit?

A. By electing to apply the death benefit to periodic payments before death, the insurance value is frozen at the amount of coverage in effect as of the date the LTCSO application is approved by AAFMAA. However, if the policy selected for conversion to the LTCSO exceeds the IRS tax-free maximum, the policy will be amended as necessary on an individual basis and any excess insurance coverage above the amount elected for LTCSO will remain in effect with an adjusted premium. All other previous policy provisions and beneficiary(ies) will remain unchanged. Once the LTCSO is elected, and all payments are made for the fixed period, there will be no residual funds from the LTCSO portion that pass to a beneficiary. However, should the insured die before the end of the monthly payout period, the remaining death benefit will be paid to the designated beneficiary in the form selected or authorized by the owner. If no selection is made, the default will be lump sum payment. If the Value-Added policy contains a designated irrevocable beneficiary, converting to the LTCSO will require notarized approval by the designated irrevocable beneficiary.

Q. How much will election of the option cost?

A. The administrative cost of providing this additional service will be paid by the policyholder and deducted from monthly payments. This fee is currently \$20 per month. The amount is set when the LTCSO application is approved and remains fixed for 50 months or until death, if earlier.

Q. If eligible and receiving LTCSO payments, do I still have to pay premiums?

A. Once a LTCSO application has been approved, all subsequent premiums for those amounts converted to the LTCSO are terminated by AAFMAA. For any amounts not converted to LTCSO there will continue to be premiums charged or remaining amounts may be converted to Reduced Paid Up or any of the many alternatives available to any policy.

Any insured person who has attained the Social Security Full Retirement Age, who has been covered by an AAFMAA Value-Added policy for two or more years and has been confined to a long term care nursing facility or has required continuous home nursing care for the past four months or more is eligible.

Q. If I am eligible and receiving LTCSO payments, can I reinstate the insurance coverage?

A. The application for and subsequent approval of a LTCSO will be considered irrevocable except that an owner may elect to discontinue the option and reinstate insurance benefits as a Reduced Paid Up benefit plan if, and ONLY if, the annual recertification fails to comply with IRS code. Under this condition, the death benefit would be re-established at a level supported by the remaining value of the LTCSO at the time it is discontinued. However, once discontinued, there will be no option to reinstate

a subsequent LTCSO election of that insurance policy.

Q. Are there any tax implications of a LTCSO?

A. The LTCSO is considered a qualified accelerated death benefit (living benefit) under IRS regulations. As such, the net amount of the death benefit is excluded from gross income and, as long as the total annual payments do not exceed IRS guidelines, is not generally subject to Federal or State income tax. AAFMAA will provide an IRS Form 1099-LTC each year summarizing the distribution. **If an irrevocable trust is to be the plan owner, a tax advisor should be consulted prior to exercising this option.**

Q. How can I apply for the LTCSO?

A. An application is available from AAFMAA's Policy Services Department. An attending physician's certification

will be required. If an owner is unable to complete the application because of illness or disability, the application may be completed for the owner by a designated guardian or Attorney-in-Fact.

Q. Will my beneficiaries still receive AAFMAA Survivor Assistance Services at my death, even though I have elected the LTCSO?

A. Yes, services will remain intact for AAFMAA members even though insurance benefits may have been exhausted by election of the LTCSO. AAFMAA membership continues during the payout period.

Online Forms

In order to make important forms easily accessible to members and applicants, the following forms can be found online at AAFMAA's website. Click on "Online Forms" from the home page or any other page of the website. Additionally, the AAFMAA Life Insurance application is available inside the Get a Quote section of the site. The Generations Plus application is available in the Member Center once you login. If you have any trouble with a form, or have questions on how to complete one, please contact AAFMAA. All of these forms (with the exception of the Loan Request if an address change has been made within the last six months) can be faxed, scanned and emailed, or mailed to AAFMAA once completed.

Access Authorization

Allotment Authorization

Aviation Questionnaire

Beneficiary Designation

Convert Term to Whole Life

Credit Card Payment

EZ Pay Enrollment

Loan Payment By Allotment

Loan Transfer

Loan Request
(against policy cash value)

Long Term Care Settlement Option
(LTCSO) Application

Medical Certificate (Child)

Medical Certificate (Adult)

Medical Release (Applicant)

Medical Release (Claim)

Name Change

New Policy Change (Term)

No Nicotine Affidavit

Owner Change Form (Policy
Ownership)

Policy Reinstatement

Power of Attorney Amendment

Services Form (for Grandfathered
members Trading Up)

Well Baby Form



AAFMAA
102 SHERIDAN AVENUE
FT MYER VA 22211-1110

Non-profit org.
U.S. Postage
PAID
Permit No. 665
Arlington, VA

Long Term Care Settlement Option

Do You Have VGLI?

AARP Policy Comparison

Spouse Insurance Up to \$800,000 Without Medical Exams

If you are the spouse of an AAFMAA member you may qualify for AAFMAA's Jet Issue program for Level Term I life insurance. This opportunity offer spouses of current AAFMAA members the chance to get up to \$800,000 of Level Term I coverage without a medical exam. How does it work? Spouse must be:

- ▶ Spouse of an AAFMAA member
- ▶ Applying for Level Term I life insurance
- ▶ Able to honestly answer NO to medical questions 2 – 11 and 13 on the application (height/weight standards apply)*

Level Term I policies remain level in premium amount and coverage amount until age 50 (40 for nicotine users). At age 50, the death benefit reduces to 27% of the original face amount. The premium remains unchanged. At age 55, the death benefit reduces to 20% of the original face amount. The premium remains unchanged. At age 60 (50 for nicotine users) the Level Term I policy terminates. The Level Term I policy contains two conversion options. Prior to age 48 (38 for nicotine users), the policy can be converted to our Five-Year Renewable Term without any medical underwriting. Written notification of this option is sent to the Owner of the policy when the Insured

is 47 (37 for nicotine users). After age 48 (38 for nicotine users) the policy cannot be converted to Five-Year Renewable Term.

Level Term I policies can be converted to Value-Added Whole Life at any time without additional medical underwriting for the then-current face amount of the policy. Value-Added Whole Life is permanent insurance, with cash value and a 100% money back guarantee. The 2009 crediting rate on our Value-Added Whole Life policy is 7.0% (NOT guaranteed-subject to change). The premiums are significantly more expensive than term insurance, so you may consider only converting a small portion of the Level Term I policy. Please call a Membership Coordinator toll-free at 1-877-398-2263 with any questions or for assistance with completing the application. You can also visit our website www.aafmaa.com 24/7 for instant online quotes and an application.

**For female spouses, one of our medical questions involves if you have had a surgical procedure or hospitalization within the past five years. If you've had a child, and likely spent some time in the hospital, don't think that just because you answer yes, you will not qualify for Jet Issue. We will look at all explanations for any "yes" answers and determine at that time if more information is required.*