

# AAFMAA

# Advantage

THE ARMY AND AIR FORCE MUTUAL AID ASSOCIATION NEWSLETTER

MARCH 2011

## AAFMAA Member Center— New and Improved – Register Now

If you haven't already, now is the time to register in the AAFMAA Member Center. The newly enhanced Member Center went live 1 February. Improvements include:

- enhanced security in the Registration and Login sections,
- make one-time premium or loan payments in the Payment Center,
- conveniently manage your family and contact information,
- update your military information including rank changes,
- select a preference for Annual Insurance Statement delivery (online or mail)

This is just Phase I. We will continue to develop more options in the Member Center throughout 2011 to better serve you. Login or register today at <https://connect.aafmaa.com> or simply click on the Member Center tab from [www.aafmaa.com](http://www.aafmaa.com) and then select "Member Center Login". If you were registered in the previous Member Center before 1 February and have not



yet converted your registration to the new site, please update your registration by logging in using your customer/member number and the password

you had previously established. If you have forgotten that password, click on "Forgot Password?" and we'll email you a temporary one.

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# AAFMAA Contacts

## General

Toll-free phone: 1-800-522-5221  
 Local phone: 703-707-4600  
 Headquarters: AAFMAA  
 102 Sheridan Avenue  
 Fort Myer, VA 22211-1110  
 E-mail: info@aafmaa.com  
 Fax: 703-522-1336  
 Death Notification: 1-800-522-5221

## AAFMAA *Life Insurance*

### Insurance Sales

Hours of Operation: Monday through Friday,  
 8:30 a.m. – 7:00 p.m. ET  
 Sales Direct  
 toll-free phone: 1-877-398-2263  
 E-mail: membership@aafmaa.com  
 Fax: 1-888-210-8201 (toll-free)

### Application Processing

Hours of Operation: Monday through Friday,  
 8:30 a.m. – 4:30 p.m. ET  
 E-mail: applications@aafmaa.com

### Policy Services (payments, policy loans, beneficiary changes, LTCSD)

Direct toll-free phone: 1-800-336-4538  
 Hours of Operation: Monday through Friday,  
 8:30 a.m. – 4:30 p.m. ET  
 E-mail: policyservices@aafmaa.com

## AAFMAA *Financial Advisors*

(death claim processing, vault documents, VA  
 representation, benefits counseling, Family  
 Information Report (FIR))

Hours of Operation: Monday through Friday,  
 8:30 a.m. – 5:30 p.m. ET  
 E-mail: MemberServices@  
 aafmaaFinancial.com  
 Address: 1850 Old Reston Avenue  
 Reston, VA 20190



# Message To Members

**Elisabeth J. Strines**  
**Colonel, US Air Force, Retired**  
**Director, Membership Committee**

Dear Fellow AAFMAA Members,

I joined AAFMAA in 2001 and am honored to serve as a director on the Membership Committee. In this role, I get to see first-hand just how hard the AAFMAA staff is continually working to keep AAFMAA responsive to its members with every available tool.

For example, while some members continue to prefer to conduct their business by phone, others are choosing to do as much of their business online as possible. That's why AAFMAA recently launched an enhanced, secure online Member Center to allow real-time access to insurance policy and personal information. Once registered in the Member Center, you can make payments online, update family and contact information, and select electronic delivery of Annual Insurance Statements. Receiving your Annual Insurance Statement via the Member Center cuts down on paper and, importantly, reduces the cost of printing and mailing over 100,000 statements each year. As a member-owned, mutual association, these cost savings benefit ALL members and ALL insured through AAFMAA.

Additionally, AAFMAA's Social Media initiative gives us additional—and extremely accessible—communication channels

with current and potential members. Through Facebook, Twitter and the new AAFMAA Blog, members and non-members can research AAFMAA's low-cost life insurance options and unique services, and even connect with each other to share first-hand experiences. So, if you're one of the many twitterers, facebookers or blog followers out there, I encourage you to check out these new venues and help spread the word about the great work our association performs.

Service to our country is the hallmark of every airman and soldier; service to each member is AAFMAA's stalwart commitment—with world-class insurance, member support, and accessibility. As a director and a member, I am extremely pleased with AAFMAA's efforts to continue to reduce member costs while maintaining and even improving its already superior services to members. Now you have more contact options with the online Member Center, Facebook, Twitter and the AAFMAA Blog, as well as the traditional phone line. It's up to you!

Sincerely,

**Service to our country is the  
 hallmark of every airman  
 and soldier; service to each  
 member is AAFMAA's stalwart  
 commitment...**

**Find us on **  
**and follow us on **



**ANNUITY**Life—

# Build a Better Nest Egg

AAFMAA's **ANNUITY**Life is an interest-sensitive whole life insurance policy. Established with a single premium payment as low as \$8,170.

**ANNUITY**Life provides all of the benefits of AAFMAA's Value-Added Whole Life policy, PLUS the option to annuitize the cash value immediately at policy issue, at a later date, or never.

Features include:

- 100% money back guarantee – total premiums paid or cash surrender value, whichever is GREATER!
- Long Term Care Settlement Option—at no cost to you unless you use it
- 7% crediting rate for 2011, subject to change each year
- Policy loans up to 75% of the cash value
- Can be purchased up to age 99
- Expedited application with only three simple underwriting questions

Since **ANNUITY**Life is a life insurance policy, the death benefit proceeds go **tax-free** to your beneficiary when you die. If you decide to annuitize your policy for monthly payout, your policy terminates, and your annuity payments are **guaranteed** for the rest of your life. If you die before age 100, the present value of the remaining payments is paid to the beneficiary.

**Call 1-877-398-2263 today for more information and a no-obligation value projection.**





# Budgets are limited. Coverage doesn't need to be.

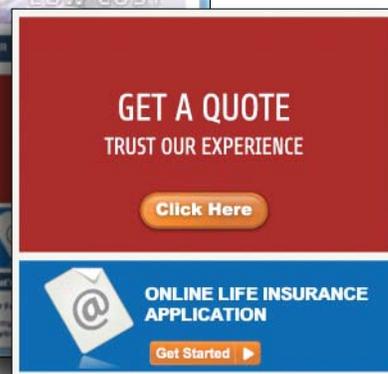


Visit "Get a Quote" at [www.aafmaa.com](http://www.aafmaa.com).  
It's simple and quick.

Four clicks and you get a quote and a comparison to SGLI and VGLI.

Try it. See how much you can save.

1. Enter your service and eligibility (Army/Air Force/etc.)
2. Your age
3. Amount of insurance
4. Nicotine use (Yes/No)



## NOW YOU CAN APPLY ONLINE.

If you have questions or need help call our Membership Coordinators for individualized attention. Remember they are not commission based. They will always have YOUR best interest in mind.

**Call Now: 1-877-398-2263**

**AAFMAA**  
*Life Insurance*

## AAFMAA's Holiday Photo Contest Results

From 13 Dec 10 through 13 Jan 11, AAFMAA sponsored a photo contest on Facebook. We had great entries and really tough choices. The winner of the contest was AAFMAA Member Jamie Gayton. His military family photo best met the theme of "Favorite Military Family Holiday Moment". The competition was close though! Some of the other entries are shown below and all can be viewed in AAFMAA's Facebook Photo Gallery at [www.facebook.com/aafmaa](http://www.facebook.com/aafmaa). Check them out online and let us know what you think.



*Contest Winners—***THE GAYTON FAMILY!**



*Thanks to all  
who participated!*



# Make an Educated Decision on Your Military Life Insurance

**Make it a priority. Get life insurance to protect your family while you're in the military. Choose the right company, product and coverage amount. This is a big decision which impacts your family and may mean the difference between being financially secure or unable to provide the simple necessities.**

Some things to consider when thinking about your life insurance:

- ▶ What do you want this life insurance to provide for your loved ones. Does it need to cover more than just your income? college costs? mortgage payments? child care expenses?
- ▶ Make sure you are getting quotes from a reputable company, preferably one that insures military members.
- ▶ Identify the type of coverage you need before buying—what kind, for how much, and for how long.
- ▶ Determine what your budget can afford. Term insurance is typically significantly cheaper than permanent insurance, but only lasts for a defined amount of time.
- ▶ Term insurance is a great, low-cost way for young families on a budget to get a large amount of coverage.

- ▶ Are there any restrictions within the policy based upon your status in the military?
- ▶ Discuss the options with your spouse and agree on what is best for the family.
- ▶ Don't forget about your policies once they are purchased. Periodically review your coverage to determine if it is still relevant to your needs.
- ▶ Most of all, make sure you know what you are getting when you purchase your policy. Will it cover you if deployed? Are there any restrictions on the amount of coverage available to military members? Will it pay out in the event of a war death? The decisions you make now can have life-changing consequences for your family. Don't rush into it, but don't avoid making the decision either. Your family is counting on you to make the right choices. Every family has different needs. Identify yours and call AAFMAA today at 1-877-398-2263.

**The decisions you make now about your life insurance can have life-changing consequences for your family.**



**① Are you considering Long Term Care?**

**② Do you have an AAFMAA Value-Added Whole Life policy?**

If you answer “yes” to either question, **CALL AAFMAA NOW at 1-877-398-2263** to learn more about our Long Term Care Settlement Option (LTCSO). The LTCSO is included with ALL AAFMAA Value-Added Whole Life policies at no

additional premium charge! If you never use it, you’ve paid nothing to have the option. If you do use it, you will pay a small, monthly administrative fee for the duration of the payments. Don’t let this opportunity pass you by. Act today.

AAFMAA’s Long Term Care Settlement Option is:

- An accelerated payment of the death benefit of an AAFMAA Value-Added policy.
- 2% of the death benefit amount, up to the amount permitted by the IRS to be tax-exempt, paid out in monthly installments, up to 50 months.

You can qualify to use the LTCSO if:

- You’ve been insured by the policy for at least two years
- You’ve attained Social Security Full Retirement Age; and
- You’re chronically ill (and unable to perform at least two daily living activities), or
- You require substantial supervision to protect yourself from threats to health and safety due to the presence of a cognitive impairment.

If you have a policy and think you qualify for LTCSO benefits, contact Policy Services at 1-800-336-4538. To get a Value-Added Whole Life policy that includes LTCSO, call a Membership Coordinator toll-free at 1-877-398-2263 today.

**Don’t let another day pass without acting.**

**– Call 1-877-398-2263 Now –  
Premiums are lower the younger and healthier you are!**





**AAFMAA**

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FT MYER VA 22211-1110

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- ▶ *New and Improved  
Member Center*
- ▶ *Build a Better  
Nest Egg*
- ▶ *Holiday Photo  
Contest Results*

# Save time. Save money.

## Get next year's Annual Statement Online.

Login to the  
Member Center at  
**[www.aafmaa.com](http://www.aafmaa.com)**.  
Request your next  
Annual Statement be  
delivered online.  
It saves AAFMAA  
money. As a member-  
owned, non-profit  
Association, that  
benefits ALL members.