

ADVANTAGE

AAFMAA on the Road

AAFMAA was a proud participant in the Air Force Association's Annual Air & Space Conference and Technology Exposition from 13 – 15 Sep 2010 at the Gaylord Resort in National Harbor, Maryland. We had great member representation and the staff thoroughly enjoyed meeting everyone who stopped by the AAFMAA booth to chat. Thank you to all the current (and future!) AAFMAA members who visited with us. We also proudly exhibited at the AUSA 2010 Annual Meeting and Exposition at the Washington Convention Center in Washington, DC from 25-27 October. This year may have been the best turnout we've had in a long time. Hundreds of people stopped by and visited. The AAFMAA staff on hand met and greeted everyone warmly and received great responses! Thanks to all the AUSA attendees who found us! To view more photos from both events, please visit our Facebook page at www.facebook.com/aafmaa or the AAFMAA Blog at www.aafmaa.com.



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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, LTCSO)

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

Walter R. Lincoln, CFP®
 MAJ, USA, Retired
 President and Treasurer

Dear Fellow AAFMAA Members:

As we come to the close of another year, I thank all members for your continued trust in AAFMAA.

We remain committed to growing the membership and policy base by offering relevant, low-cost products to members and their families and

appreciate your loyalty. We recognize the importance of retaining the personal touch the membership expects and deserves as we continue to control costs by implementing automation as often as possible. Additionally, through a very thoughtful, long-term investment perspective AAFMAA has invested the members' money wisely, conservatively and for the long term.

In July of this year, AAFMAA re-integrated the delivery of our unique Living and Survivor Assistance Services. AAFMAA Financial Advisors, our wholly-owned subsidiary, now provides all those services directly for members. By bringing these services back under the AAFMAA umbrella, AAFMAA maintains the important connection with the membership and their survivors. AAFMAA Financial Advisors will offer even more services in the future. As additional benefits and

services become available, AAFMAA will keep the membership fully informed.

**"It is now time to look
 forward; to another year,
 another decade, another century
 of service to the members."**

To expand upon our methods of connecting with the membership, AAFMAA launched its first Social Media presence through Facebook and Twitter in

August. This allows us to connect with members in a new and different way. It does not replace the personal one-on-one service, but keeps AAFMAA nimble and responsive to the changes in communication methods available through technology. As always, every member can rest assured that all privacy concerns continue to be addressed, even through these new and exciting communication channels.

It is now time to look forward; to another year, another decade, another century of service to the members. We've been here for 131 years and are planning for the next 131! It remains my privilege to serve as the President and Treasurer of AAFMAA. I thank you again for your trust. And, as we all enjoy a festive holiday season let's remember our members serving around the globe in defense of freedom for all.

Respectfully,

Walter R. Lincoln



Generations Insurance – A Great Gift to Give Your Children and Grandchildren

Purchasing life insurance coverage for your children and grandchildren may seem unnecessary to some people but it is a great way to get them started in securing their financial future. Here are the highlights of the products available to children and grandchildren of members:



Value-Added Whole Life—permanent insurance for children/grandchildren ages 6 months through 23 years. Coverage from \$10,000 to \$800,000.

Generations Plus—permanent insurance for children ages 15 days through 12 years. Initial Coverage from \$10,000 to \$30,000 in \$5,000 increments. Coverage amount automatically doubles at age 21 with no increase in premiums. Future guaranteed purchase options at ages 21, 25 and 28 with initial policy.

Level Term I – term insurance for children/grandchildren ages 18 through 23. Coverage from \$50,000 - \$800,000. A great low-cost way to get your children started with life insurance. This term policy also has a conversion option to Value-Added Whole Life with guaranteed insurability.

Please contact a Membership Coordinator toll-free at **1-877-398-2263** for more information and an application. They are available from 8:30 am–7:00 pm, Monday through Friday, Eastern time. You can also get quotes and apply online 24/7 at **www.aafmaa.com**.



Guaranteed Peace of Mind—A Value-Added Whole Life Policy Offers Many Great Features

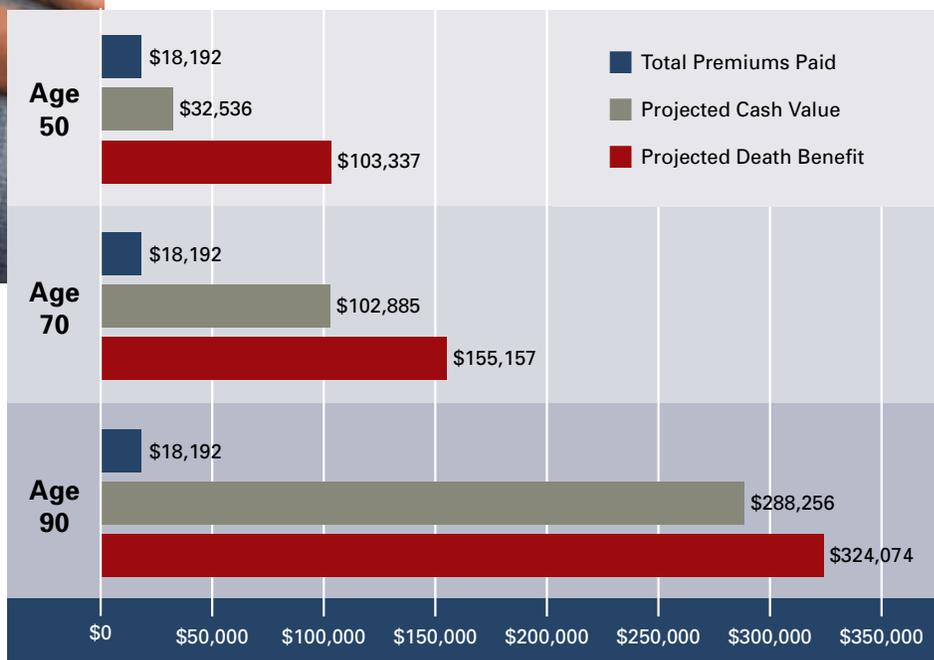


In times of uncertainty, it's nice to have guarantees. That's what you get with AAFMAA's Value-Added Whole Life policy. Guaranteed cash value, guaranteed death benefit, 100% money-back guarantee and fixed premiums, guaranteed. A few other features of the policy include:

“The sooner you get started, the lower the rates will be and the longer the policy will have to grow.”

- Guaranteed crediting rate of 4.5%
- Long Term Care Settlement Option (no charge unless or until you use it)
- Borrow up to 75% of cash value at only 1% above the current crediting rate
- Payment options include 7 years, 20 years, 30 years, pay to age 100 or Single Payment

The sooner you get started, the lower the rates will be and the longer the policy will have to grow. As the cash value grows to support a higher death benefit, the death benefit will grow. See the chart below for a projection of how a \$100,000 Value-Added Whole Life policy for a 30 year old male can grow over time. Projection assumes a payment plan of 20 years and a projected crediting rate of 7% (NOT guaranteed—subject to change).





Want to Receive Information About AAFMAA Life Insurance?

If you would like to receive a call, email or hard copy information from a Membership Coordinator regarding new life insurance with AAFMAA, you can simply click on the "Information Request Form" on AAFMAA's home page, www.aafmaa.com. This will provide us the necessary information to customize quotes based upon your needs and provide you the correct quotes and applications. To contact a Membership Coordinator on your own from 8:30 am – 7:00 pm, Monday through Friday, Eastern Time, you can call the insurance sales direct toll-free line at **1-877-398-2263**. You can also get real-time quotes 24/7 by using our online Get a Quote system at www.aafmaa.com.



Become a
"Fan" of AAFMAA
on [facebook](https://www.facebook.com/aafmaa) and
stay tuned for
more information
about our upcoming
photo contest.

Reminder— Keep Your Contact Info Current

As we begin to prepare the 2010 Annual Statements for mailing in February 2011, it is very important that AAFMAA has your most current mailing address and contact information. If you have moved, and not notified AAFMAA, please do so now. This will allow us to cut down on the cost of having undeliverable mail returned to AAFMAA and the expense of searching for the updated information. It also puts your policy information in your hands in a timely manner. To update your address electronically, please login to the Member Center at www.aafmaa.com and click on the "Change Address" link.

AAFMAA *Financial Advisors*

AAFMAA and DAV Working Together to Serve Veterans

AAFMAA and Disabled American Veterans (DAV) have joined forces to ensure that members of the Association receive DAV's professional claims services and representation.

"This is an outstanding partnership between AAFMAA and DAV to provide even greater service to the veterans who need our representation," said Washington Headquarters Executive Director David W. Gorman. "AAFMAA protects service members and their families, and has done so for more than a century with low-cost life insurance and unique survivor assistance services."

Since AAFMAA also specializes in military benefits counseling and other

advisory services, DAV's service representation will be a great enhancement. A Memorandum of Agreement was signed which utilizes the DAV's nationwide network of National Service Officers and Transition Service Officers to assist in counseling, development, presentation and representation of VA benefit claims and appeals.

"DAV services will be provided at no cost to service members, veterans and their dependents who are members of AAFMAA," said National Service Director Garry J. Augustine. "When AAFMAA is serving a veteran and they may benefit from DAV services, they will be referred to the nearest DAV National Service Office."

In addition, AAFMAA and DAV will share distribution of organizational and program pamphlets and cross-train staff members on each organization's programs and goals regarding VA services and benefits. For more information about the DAV, go to www.aafmaa.com and click on the DAV Partner link.



**Sarah Bumgardner, AAFMAA Financial Advisors
VA Coordinator, and Membership Committee
Chairman LTG William J. Lennox, Jr., (Ret).**



**"This is an outstanding partnership
between AAFMAA and DAV
to provide even greater service
to the veterans who need
our representation."**

DAV Washington Headquarters Executive Director David W. Gorman, right, presents an American Veterans Disabled for Life Silver Dollar to AAFMAA Membership Committee Chairman LTG William J. Lennox, Jr., (Ret.), during ceremonies to institute the Memorandum of Agreement providing DAV claims services to AAFMAA members.

Army, Coast Guard, Air Force and AAFMAA Form Partnerships for Survivor Assistance

Widows of service members who are killed or died while on active duty after 1 July 2010 are now offered survivor assistance and continuing advice from AAFMAA Financial Advisors, courtesy of Army Emergency Relief, Coast Guard Mutual Assistance, and, effective 1 December, Air Force Aid Society. These new partnerships provide qualified widows with an array of specialized services at no cost to them. The widow and/or their CAO may email MemberServices@aafmaa-financial.com or call toll-free **1-888-707-1850** to inquire about the programs. More information about these relief societies is available online at www.aerhq.org, www.cgmahq.org and www.afas.org.



Survivor Assistance Services— What Are They?

Upon a member's death, AAFMAA Financial Advisors will step in to assist your family with the important next actions needed.

▶ In the first 24 hours, your next of kin should:

- Contact the Funeral Home you have selected and make the funeral or memorial service arrangements.
- Call AAFMAA at **1-800-522-5221** and report the death. Someone is always available to take the call.

▶ We also recommend your next of kin do the following:

- Order at least 10–15 death certificates for Social Security, Insurance Benefits, change of ownerships, access to safety deposit boxes, tax returns.
- Clip or print obituary notices as some insurance companies require a dated newspaper announcement in order to process the claims.

▶ AAFMAA Financial Advisors will do the following for your survivor:

- Notify DFAS of member's death and assist widow/dependent with all necessary forms
- Initiate the AAFMAA Life Insurance Death Claim and discuss various death benefit payment options
- Notify Veteran's Administration of member's death and assist widow with all necessary claim forms, when applicable
- Notify Servicemembers'/Veterans' Group Life Insurance (SGLI/VGLI) and Commercial Life Insurance Companies of the death of our member.

▶ What you can do today to expedite these Survivor Services:

Three important things we need from you, the AAFMAA member:

- Provide your spouse or family with AAFMAA contact information.
- Keep important documents in a safe place and let your family know where they are located.
- Important documents that AAFMAA Financial Advisors need in order to process your claims and entitlements are:
 - DD-214
 - Birth Certificates for all dependents
 - Marriage Certificate
 - Divorce Decree
 - Beneficiary Social Security numbers, addresses and contact information
 - Wills, Living Will
 - Power of Attorney, Durable, Medical
 - Life Insurance and Annuity Policies
 - Trust documents: Title page, pages naming trustees, signature page and any full amendments and trust tax ID number
 - Certified Death Certificate

Rest assured that AAFMAA will be ready to assist your family in their time of need.

Important Notice—

AAFMAA Upgrades Telephone System

The AAFMAA telephone system was recently upgraded to become more integrated between various locations (currently Reston and Fort Myer, Virginia). The new system will provide existing and new members and their families easier access to the appropriate department. Our phone menu options have changed so make sure to listen to the new prompts. This integrated system allows for the AAFMAA Life insurance and AAFMAA Financial Advisors staff to share one, updated system. One significant feature that has changed is the way in which members reach individual staff members. We now have four digit extensions. Previously, we had three digit extensions. If you are used to dialing someone's three digit extension from the main menu, you will now need to know their new four digit extension and press “#” followed by the new extension number to reach them directly. You may also find a staff member by using the dial-by-name feature. Simply press “9” on the main menu and then enter the employee's last name. As always, you can reach the Receptionist at any time during business hours for assistance just by dialing “0”.

Our main, toll-free number is **1-800-522-5221** to reach any AAFMAA department or staff member. The local Virginia number is **703-707-4600**. Any other toll-free (or local) number we have published in the past will still forward to the new phone system, but for simplification, we are now promoting only these two numbers.

For all questions regarding AAFMAA life insurance, including in-force and new insurance inquiries, pending applications, policy loans, the Career Assistance Program, policy premium payments, resignations, beneficiary changes on AAFMAA policies, or anything else to do with your AAFMAA life insurance, select option “1”. To report a death, or for questions regarding Survivor Assistance Services, press “2”. For grandfathered members



Our main, toll-free number is 1-800-522-5221 to reach any AAFMAA department or staff member. The local Virginia number is 703-707-4600.

with questions regarding Veterans Affairs issues, vault document storage, or their annual Family Information Record, you also can press “2”.

We hope this new phone system provides better service to the members. That is our goal; to make things easier for you. Please let us know if you have any issues with the phone system so that we can address them expeditiously.

One Website for Your Needs—aafmaa.com

The AAFMAA Life Insurance and AAFMAA Financial Advisors websites have been merged together to offer members one place to find information about products, services, locations and contact info—www.aafmaa.com. The Member Center offers policy owners the chance to login and view life insurance information. The services section provides information regarding issues of interest to military members as well as what services are offered by AAFMAA, through AAFMAA Financial Advisors. There is also the AAFMAA Blog, online Get a Quote system and many other features. Check us out and let us know what you think by emailing membership@aafmaa.com.

