



A history of serving this great nation

5Star Life Insurance Company (5Star Life) has a proud and unique heritage as a related enterprise of the Armed Forces Benefit Association (AFBA). AFBA was established in 1947 to promote the general welfare and economic interests of military families during war and peace. At that time, servicemembers could not purchase life insurance that would pay a benefit in the case of death in a war zone.

Founded in 1996, 5Star Life is AFBA's principal underwriter for member insurance products. This has allowed AFBA to continue to stand by our country's armed forces in both war and peace for more than 70 years providing access to member benefits, including life insurance coverage.

Through the years, 5Star Life has grown and evolved with market opportunities - successfully expanding into other segments including the employer group and worksite benefits markets. Our history and deep sense of commitment give us a unique perspective and unparalleled dedication to serving those who serve this great nation in uniform, as well as everyday heroes.

Committed to the worksite market

The demands of the worksite marketplace bring a unique dynamic - partnering with HR and corporate influencers, decision makers and ultimately, employees. We bring a high level of expertise working with large organizations, but at the same time, can comfortably work with groups of all sizes, delivering customized benefit solutions and strategies to each effort. Through this commitment, you will find a true partner in 5Star Life.

Accessible and responsive

We strive to be fully accessible. You can get to know our company and our dedicated employees. This high-touch approach enables us to be responsive to your business needs and execute quickly and efficiently.

The value of partnership

With a robust product portfolio, leading-edge service, and support options combined with our expertise and core values, you have our support and commitment to make it easy to do business with us.

Outstanding financial stability

5Star Life is one of the highest rated life insurance companies of our size and scope. When compared to the top 25 leading insurance companies in the country, we consistently exceed averages for liquidity, capital, surplus, and liability ratings.*

5Star Life provides

- One point of contact with dedicated account management to ensure quality each step of the way
- Consistently strive to deliver excellent service
- Easy and flexible administrative options to fit every need
- Tailored reporting and billing service options
- Efficient claims process
- Comprehensive enrollment communications to enrich the benefit election process

* Standard Analytical Service, Inc. "2018 Independent Comparative Report".