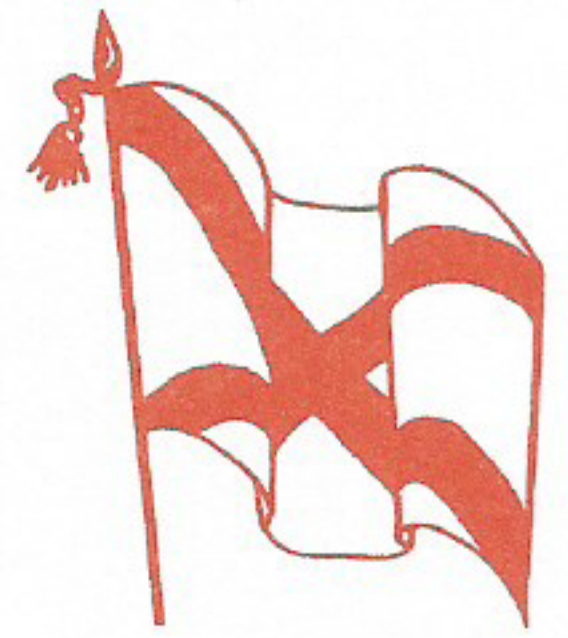




**INSURANCE TRUST**  
**NATIONAL GUARD ASSOCIATION OF ALABAMA**  
6900 43RD AVENUE NORTH  
SUITE 100  
BIRMINGHAM, ALABAMA 35206-4123



01 April 2025

## **National Guard Association of Alabama Insurance Trust**

### **Important Information Regarding your Group Term Life Insurance**

We are pleased to announce that, effective April 1, 2025, the underwriting carrier for the National Guard Association of Alabama Insurance Trust\* ("NGAAIT"), through the AFBA Multiple Association Group Insurance Alliance Trust, Group Policy AFBA/MAT 090116, changed from 5 Star Life Insurance Company ("5Star") to Metropolitan Life Insurance Company ("MetLife") under the Patriot Insurance Trust.

As an insured under the 5Star policy, your coverage automatically transferred to MetLife through Group Policyholder Patriot Insurance Trust, under Group Policy 251888. Your existing coverage terms, benefit level and premium rates did not change solely as a result of this transfer.

Your new coverage with MetLife includes the following enhanced benefit at no additional cost to you:

Under the MetLife policy, you and your dependent spouse's coverage **is now a lifetime benefit** with a 50% benefit reduction at age 60, 70 and 75 (your premium does not change). The prior policy had a 50% benefit reduction at age 60, and the coverage terminated at age 65.

Numerous other additional benefits are included with this new MetLife policy.

No action is required on your part as a result of this transfer. If you were insured on April 1, 2025, your coverage automatically transferred to MetLife without disruption, provided your premium was paid when due.

Any claim incurred prior to the April 1, 2025 effective date must be submitted for payment under the 5Star policy. Any claim incurred on or after the MetLife effective date will be the responsibility of MetLife. Benefits will not be payable under both policies under any circumstance.

MetLife will rely on statements made in your most recent application on file and will recognize any beneficiary designation, assignment or ownership change that have been made under the 5Star policy.

If you have any questions or would like to have your Certificate of Insurance mailed to you, please call the administrative office at 205-836-9997 (Monday through Friday 8AM to 4PM).

(205) 836-9997  
1-800-321-6078