



Senior Term Life  
Insurance Plan

# MEMBER-EXCLUSIVE INSURANCE COVERAGE

## SENIOR TERM LIFE INSURANCE PLAN

As an active member of the American Foreign Service Protective Association (Protective Association), you and your spouse/domestic partner are eligible to apply for Senior Term Life Insurance, a life insurance plan issued by **The Prudential Insurance Company of America (Prudential)**.

Designed specifically to care for final expenses, Senior Term Life Insurance helps ensure your loved ones aren't left facing financial burdens during an already difficult time. It offers two benefit amounts, \$15,000 and \$25,000, at affordable rates. Even if you have an existing life insurance policy, this important coverage can be used to pay for immediate expenses or as a gift to others when you are gone.

### ELIGIBILITY

#### Who is eligible?

Whether you're working or retired, all AFSPA members and their qualified dependents who are aged 65 – 74 and in good standing with the Protective Association are eligible to apply for coverage.



#### Who are my qualified dependents?

Qualified dependents include your:

1. Spouse
2. Registered domestic partner

**Note:** Spouses/domestic partners are eligible for 50% of the member's coverage amount.

### ABOUT SENIOR TERM LIFE INSURANCE

#### What do I need to know about this insurance?

Life insurance can be one of the best ways to help protect your loved ones in the event something happens to you. Senior Term Life provides life insurance at an age when it can be more difficult to obtain coverage. As an active member between the ages of 65 and 74, you can apply for coverage and choose from two coverage options: \$15,000 or \$25,000. Qualified dependents can apply for either \$7,500 or \$12,500 in coverage, not to exceed 50% of the member's coverage amount.

#### What can benefits be used for?

This insurance coverage provides your beneficiaries with cash on hand while your estate is being settled, which can be used for things like:

- Final expenses, such as funeral, burial, and cremation costs
- Outstanding debts, including medical expenses and household bills
- Gifts to family or charity

#### Can coverage be converted?

Yes. This coverage terminates at age 80. When a member is no longer eligible for coverage due to age, s/he may convert to an individual policy issued by Prudential, without medical examination.

#### Are health questions or medical exams required to apply for coverage?

Yes, acceptance is contingent upon receipt of satisfactory medical evidence.

## What additional features are included in the plan?

As an added benefit, and at no extra cost to you, Senior Term Life includes Beneficiary Advocate Services, which provides access to the following:

- Bereavement counseling, by phone and in-person
- Funeral planning support and referrals
- Online will preparation
- Identity theft protection
- Beneficiary financial counseling

## Are there exclusions?

No, benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared).

## How much will my insurance cost?

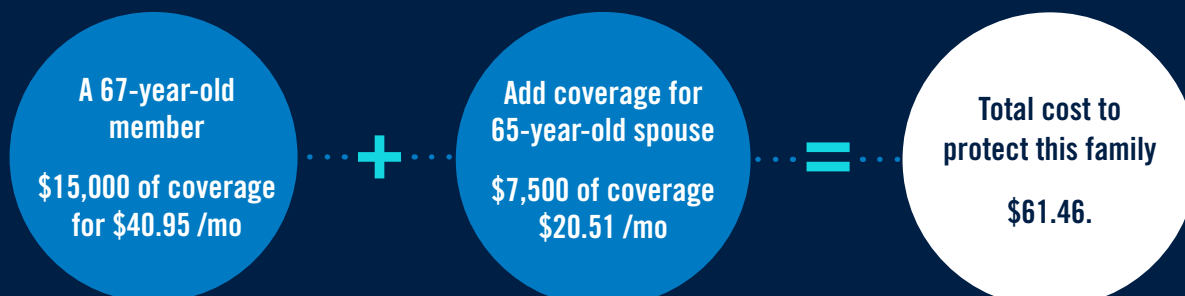
Member and Spouse premiums are based on the insured's age at the time of acceptance.



| Amount of insurance available |   |
|-------------------------------|---|
| Members                       | \$15,000 or \$25,000 for members applying at ages 65 through 74   |
| Spouse                        | \$7,500 or \$12,500 (not to exceed 50% of the Member's Senior Life amount) for spouses applying at ages 65 through 74 |

## Member and Spouse coverage schedule of premiums

| Monthly member rates |          |          | Monthly spouse rates |         |          |
|----------------------|----------|----------|----------------------|---------|----------|
| Benefit amount       | \$15,000 | \$25,000 | Benefit amount       | \$7,500 | \$12,500 |
| 65 – 69              | \$40.95  | \$68.25  | 65 – 69              | \$20.51 | \$34.18  |
| 70 – 74              | \$82.20  | \$137.00 | 70 – 74              | \$41.06 | \$68.44  |







## HOW TO ENROLL

**Our convenient online enrollment process is simple and easy to navigate**

**97%** of members agree!\*

→ Visit [enrollment.afspa.org](https://enrollment.afspa.org)

\* Prudential Association Enrollment Survey Results, 2023.

Senior Term Life coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. Contract Series: 83500.

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## NEED HELP OR HAVE QUESTIONS?

Contact American Foreign  
Service Protective Association:

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**[AFSPA.org/life](https://AFSPA.org/life)**