



**General "Ed" Eberhart
Outside Director of the Board & Chairman of the
Government Security Committee
Terma North America Inc.**

The Armed Forces Benefit Association (AFBA) Board of Directors appointed General Ralph E. "Ed" Eberhart, USAF (Ret.) as President of AFBA effective December 1, 2004. In 1987, Ed Eberhart became a member of AFBA and then served on AFBA's Board of Directors beginning in 1997. He also serves as Chairman of 5Star Bank, 5Star Life Insurance Company, AFBA 5Star Investment Management Company, and AFBA 5Star Fund, Inc.

A graduate of the U.S. Air Force Academy, Colorado Springs, CO, Ed Eberhart's active duty military career spans 36 years with his last assignment as Commander, U.S. Northern Command and Commander, North American Aerospace Defense Command, Peterson Air Force Base, Colorado. He is also a command pilot with more than 5,000 flight hours.

General Eberhart has been praised repeatedly for bringing together the five military branches of service, to include the Coast Guard, and the National Guard and Reserve forces to ensure the security of our nation in the aftermath of the tragic September 11, 2001 attacks. His insight and wealth of knowledge in the military and homeland defense arenas are a contribution to all facets of AFBA and its 5Star subsidiaries.

Ed Eberhart, and his wife Karen, reside in Northern Virginia.

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Terma is a global supplier of **mission-critical solutions** for the Defense, Aerospace, and Security markets.

The company is headquartered in Denmark and has subsidiaries in the U.S., The Netherlands, Germany, Singapore, United Kingdom, United Arab Emirates, and India. Terma employs approximately 1,200 highly skilled engineers, production and administrative staff specialized within four segments:

- **Aerostructures:** Advanced composite structures and components for aircraft and helicopters
- **Space:** Mission-critical products, software, and services for space applications
- **Defense:** Self-protection systems for ships and aircraft, command and control systems for defense applications, support & services, and electronics manufacturing
- **Security & Surveillance:** radar systems, critical infrastructure protection, and wind farm solutions

