



Prepare for the future. Protect your loved ones.

The Family Protection Plan (FPP): Term life insurance with Terminal Illness coverage to age 100*

Nearly 85% of Americans say most people need life insurance; unfortunately only 62% have coverage and a staggering 33% say they don't have enough life insurance, including one-fourth who already have life insurance coverage.** Nobody wants to be a statistic - especially during a period of grief. That's why 5Star Life Insurance Company developed its FPP policy - to ensure you and your loved ones are covered during a period of loss.



Affordability - You choose the coverage that best meets the needs of your family.



Terminal Illness - Pays you 30% (25% in CT and MI) of the coverage amount in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months.



Portability - Continued coverage with no loss of benefits or increase in cost should you terminate employment after the first premium is paid, in which case the insurance company will simply bill you directly. Coverage can never be cancelled by the insurance company or your employers unless you stop paying premiums.



Family Protection - You can also purchase coverage for your spouse, children and grandchildren (ages newborn through 23).



Quality of Life Benefit - Following a diagnosis of either a chronic illness or cognitive impairment, this rider accelerates a portion of the death benefit on a monthly basis - 4%; up to 75% of your benefit, and payable directly to you on a tax favored basis for the following:

- Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance; or
- Permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility, requiring substantial supervision.



Convenience - Premiums are easily taken care of through payroll deduction.



Protection You Can Count On - Within 24 hours after receiving notice of death, an emergency death benefit of 50 percent or \$10,000, whichever is less, is mailed to the beneficiary, unless the death is within the 2-year contestability period and/or under investigation. This product contains **no war or terrorism exclusions**.

Protecting your financial well being is easier than you think.

It's like trading in a daily latte for peace of mind.



\$4.30 per day to start your morning with a gourmet coffee¹

or



\$1.75 per day to enrich your employee benefits package²

It's less expensive than you think.

* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314
Product not available in all states

** LIMRA International and LIFE Foundation's 2013 Insurance Barometer Study

¹ Provided at the Wall Street Journal website at: www.WSJ.com

² The premium amount assumes coverage was issued to a 40 year old individual who applied for a coverage amount of \$75,000. Our rates are unisex

Monthly Rates with Qualify of Life Rider Defined Benefit

Age on App. Date	Employee Coverage Amounts					Spouse Coverage Amounts		
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$10,000	\$20,000	\$30,000
18-25	\$7.56	\$12.40	\$20.46	\$28.52	\$36.58	\$7.56	\$10.78	\$14.01
26	\$7.58	\$12.46	\$20.58	\$28.71	\$36.83	\$7.58	\$10.83	\$14.08
27	\$7.65	\$12.63	\$20.92	\$29.21	\$37.50	\$7.65	\$10.97	\$14.28
28	\$7.74	\$12.85	\$21.38	\$29.90	\$38.42	\$7.74	\$11.15	\$14.56
29	\$7.88	\$13.21	\$22.08	\$30.96	\$39.83	\$7.88	\$11.43	\$14.98
30	\$8.07	\$13.67	\$23.00	\$32.33	\$41.67	\$8.07	\$11.80	\$15.53
31	\$8.27	\$14.17	\$24.00	\$33.83	\$43.67	\$8.27	\$12.20	\$16.13
32	\$8.49	\$14.73	\$25.13	\$35.52	\$45.92	\$8.49	\$12.65	\$16.81
33	\$8.73	\$15.31	\$26.29	\$37.27	\$48.25	\$8.73	\$13.12	\$17.51
34	\$9.00	\$16.00	\$27.67	\$39.33	\$51.00	\$9.00	\$13.67	\$18.33
35	\$9.30	\$16.75	\$29.17	\$41.58	\$54.00	\$9.30	\$14.27	\$19.23
36	\$9.64	\$17.60	\$30.88	\$44.15	\$57.42	\$9.64	\$14.95	\$20.26
37	\$10.02	\$18.54	\$32.75	\$46.96	\$61.17	\$10.02	\$15.70	\$21.38
38	\$10.41	\$19.52	\$34.71	\$49.90	\$65.08	\$10.41	\$16.48	\$22.56
39	\$10.84	\$20.60	\$36.88	\$53.15	\$69.42	\$10.84	\$17.35	\$23.86
40	\$11.31	\$21.77	\$39.21	\$56.65	\$74.08	\$11.31	\$18.28	\$25.26
41	\$11.83	\$23.08	\$41.83	\$60.58	\$79.33	\$11.83	\$19.33	\$26.83
42	\$12.41	\$24.52	\$44.71	\$64.90	\$85.08	\$12.41	\$20.48	\$28.56
43	\$13.00	\$26.00	\$47.67	\$69.33	\$91.00	\$13.00	\$21.67	\$30.33
44	\$13.63	\$27.56	\$50.79	\$74.02	\$97.25	\$13.63	\$22.92	\$32.21
45	\$14.28	\$29.19	\$54.04	\$78.90	\$103.75	\$14.28	\$24.22	\$34.16
46	\$14.97	\$30.92	\$57.50	\$84.08	\$110.67	\$14.97	\$25.60	\$36.23
47	\$15.69	\$32.73	\$61.13	\$89.52	\$117.92	\$15.69	\$27.05	\$38.41
48	\$16.43	\$34.56	\$64.79	\$95.02	\$125.25	\$16.43	\$28.52	\$40.61
49	\$17.22	\$36.54	\$68.75	\$100.96	\$133.17	\$17.22	\$30.10	\$42.98
50	\$18.08	\$38.69	\$73.04	\$107.40	\$141.75	\$18.08	\$31.82	\$45.56
51	\$19.04	\$41.10	\$77.88	\$114.65	\$151.42	\$19.04	\$33.75	\$48.46
52	\$20.16	\$43.90	\$83.46	\$123.02	\$162.58	\$20.16	\$35.98	\$51.81
53	\$21.40	\$47.00	\$89.67	\$132.33	\$175.00	\$21.40	\$38.47	\$55.53
54	\$22.79	\$50.48	\$96.63	\$142.77	\$188.92	\$22.79	\$41.25	\$59.71
55	\$24.27	\$54.17	\$104.00	\$153.83	\$203.67	\$24.27	\$44.20	\$64.13
56	\$25.93	\$58.33	\$112.33	\$166.33	\$220.33	\$25.93	\$47.53	\$69.13
57	\$27.66	\$62.65	\$120.96	\$179.27	\$237.58	\$27.66	\$50.98	\$74.31
58	\$29.42	\$67.04	\$129.75	\$192.46	\$255.17	\$29.42	\$54.50	\$79.58
59	\$31.23	\$71.56	\$138.79	\$206.02	\$273.25	\$31.23	\$58.12	\$85.01
60	\$33.12	\$76.29	\$148.25	\$220.21	\$292.17	\$33.12	\$61.90	\$90.68
61	\$35.08	\$81.19	\$158.04	\$234.90	\$311.75	\$35.08	\$65.82	\$96.56
62	\$37.13	\$86.31	\$168.29	\$250.27	\$332.25	\$37.13	\$69.92	\$102.71
63	\$39.31	\$91.77	\$179.21	\$266.65	\$354.08	\$39.31	\$74.28	\$109.26
64	\$41.68	\$97.71	\$191.08	\$284.46	\$377.83	\$41.68	\$79.03	\$116.38
65	\$44.33	\$104.33	\$204.33	\$304.33	\$404.33	\$44.33	\$84.33	\$124.33
66*	\$44.93	\$105.81	\$207.29	\$308.77	\$410.25	\$44.93	\$85.52	\$126.11
67*	\$48.25	\$114.13	\$223.92	\$333.71	\$443.50	\$48.25	\$92.17	\$136.08
68*	\$52.03	\$123.58	\$242.83	\$362.08	\$481.33	\$52.03	\$99.73	\$147.43
69*	\$56.33	\$134.31	\$264.29	\$394.27	\$524.25	\$56.33	\$108.32	\$160.31
70*	\$61.17	\$146.42	\$288.50	\$430.58	\$572.67	\$61.17	\$118.00	\$174.83

*Quality of Life not available ages 66 - 70. Quality of Life benefits not available for children.
 Child life coverage available only on children and grandchildren of employee (age on application date: full term new born to 23 years). \$4.98 monthly for \$10,000 coverage and \$9.97 monthly for \$20,000 coverage.