

FPP^{TI}

Family Protection Plan with Terminal Illness
Term Life Insurance to age 100

Quality of Life Rider



Nearly

85%

of people said they thought most
people need life insurance.

Yet only

59%

said that they have
coverage themselves.

And

33%

wish their spouse or partner
had more life insurance.*

Prepare for the future. Protect your loved ones.

CUSTOMIZABLE

With several options to choose from, select the coverage that best meets the needs of your family.

TERMINAL ILLNESS ACCELERATION OF BENEFITS

Coverage that pays 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 (24 months in IL).

PORTABLE

Coverage continues with no loss of benefits or increase in cost if you terminate employment after the first premium is paid. We simply bill you directly.

FAMILY PROTECTION

You can get coverage for your spouse and financially dependent children 14 days through 23 years old, even if you don't elect coverage on yourself. No matter what the future brings, you and your family are protected.

CONVENIENT

Easy payment through payroll deduction.

QUALITY OF LIFE

Benefit that accelerates a portion of the death benefit on a monthly basis, up to 75% of your benefit, and is 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.

PROTECTION YOU CAN COUNT ON

Within one business day of notification, payment of 50% of coverage or \$10,000 whichever is less is mailed to the beneficiary, unless the death is within the two-year contestability period and/or under investigation. This coverage has no war or terrorism exclusions.

*Scanlon, J., Terry, K., Leyes, M., 2018 Insurance Barometer Study. Retrieved from www.limra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx. Please note there is a cost associated with this research paper.

Underwritten by 5Star Life Insurance Company (777 Research Drive, Lincoln, NE 68521), administered by NTT. Product available in all states except IN, NJ, NY, PR, VT & WA. Quality of Life rider not available in CA. Policy #: FPP-TI

FPP-TI QoL-FlyerR0518



FPP-TI Rate Sheet

Monthly Rates with Quality of Life Rider Defined Benefit



Issue Age	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 75,000	\$ 100,000	\$ 125,000	\$ 150,000
18-25	\$ 7.56	\$ 10.78	\$ 14.01	\$ 17.24	\$ 20.46	\$ 28.53	\$ 36.59	\$ 44.65	\$ 52.71
26	\$ 7.59	\$ 10.83	\$ 14.09	\$ 17.33	\$ 20.59	\$ 28.71	\$ 36.83	\$ 44.96	\$ 53.09
27	\$ 7.65	\$ 10.97	\$ 14.28	\$ 17.60	\$ 20.92	\$ 29.21	\$ 37.50	\$ 45.80	\$ 54.08
28	\$ 7.74	\$ 11.15	\$ 14.56	\$ 17.96	\$ 21.38	\$ 29.90	\$ 38.41	\$ 46.94	\$ 55.46
29	\$ 7.88	\$ 11.43	\$ 14.99	\$ 18.54	\$ 22.09	\$ 30.96	\$ 39.84	\$ 48.71	\$ 57.59
30	\$ 8.07	\$ 11.80	\$ 15.53	\$ 19.27	\$ 23.00	\$ 32.34	\$ 41.67	\$ 51.01	\$ 60.33
31	\$ 8.27	\$ 12.20	\$ 16.14	\$ 20.06	\$ 24.00	\$ 33.84	\$ 43.66	\$ 53.50	\$ 63.34
32	\$ 8.50	\$ 12.65	\$ 16.81	\$ 20.97	\$ 25.12	\$ 35.52	\$ 45.92	\$ 56.31	\$ 66.71
33	\$ 8.73	\$ 13.11	\$ 17.51	\$ 21.90	\$ 26.29	\$ 37.27	\$ 48.25	\$ 59.23	\$ 70.21
34	\$ 9.01	\$ 13.67	\$ 18.34	\$ 23.00	\$ 27.67	\$ 39.33	\$ 51.00	\$ 62.67	\$ 74.34
35	\$ 9.30	\$ 14.27	\$ 19.23	\$ 24.20	\$ 29.17	\$ 41.59	\$ 54.00	\$ 66.42	\$ 78.83
36	\$ 9.64	\$ 14.95	\$ 20.26	\$ 25.57	\$ 30.88	\$ 44.15	\$ 57.42	\$ 70.69	\$ 83.96
37	\$ 10.02	\$ 15.70	\$ 21.39	\$ 27.07	\$ 32.76	\$ 46.96	\$ 61.17	\$ 75.37	\$ 89.59
38	\$ 10.41	\$ 16.48	\$ 22.56	\$ 28.64	\$ 34.71	\$ 49.89	\$ 65.09	\$ 80.27	\$ 95.46
39	\$ 10.85	\$ 17.35	\$ 23.86	\$ 30.37	\$ 36.87	\$ 53.15	\$ 69.42	\$ 85.68	\$ 101.96
40	\$ 11.31	\$ 18.29	\$ 25.26	\$ 32.23	\$ 39.21	\$ 56.65	\$ 74.08	\$ 91.52	\$ 108.96
41	\$ 11.83	\$ 19.33	\$ 26.83	\$ 34.33	\$ 41.83	\$ 60.58	\$ 79.33	\$ 98.08	\$ 116.83
42	\$ 12.41	\$ 20.48	\$ 28.56	\$ 36.63	\$ 44.71	\$ 64.90	\$ 85.08	\$ 105.27	\$ 125.46
43	\$ 13.00	\$ 21.66	\$ 30.34	\$ 39.00	\$ 47.67	\$ 69.33	\$ 91.00	\$ 112.67	\$ 134.34
44	\$ 13.63	\$ 22.91	\$ 32.21	\$ 41.50	\$ 50.79	\$ 74.02	\$ 97.25	\$ 120.48	\$ 143.71
45	\$ 14.27	\$ 24.22	\$ 34.16	\$ 44.10	\$ 54.05	\$ 78.90	\$ 103.75	\$ 128.60	\$ 153.46
46	\$ 14.97	\$ 25.60	\$ 36.24	\$ 46.87	\$ 57.51	\$ 84.09	\$ 110.67	\$ 137.25	\$ 163.84
47	\$ 15.70	\$ 27.05	\$ 38.41	\$ 49.77	\$ 61.13	\$ 89.52	\$ 117.92	\$ 146.32	\$ 174.71
48	\$ 16.43	\$ 28.51	\$ 40.61	\$ 52.70	\$ 64.79	\$ 95.03	\$ 125.25	\$ 155.48	\$ 185.71
49	\$ 17.22	\$ 30.10	\$ 42.98	\$ 55.87	\$ 68.75	\$ 100.96	\$ 133.17	\$ 165.37	\$ 197.58
50	\$ 18.08	\$ 31.82	\$ 45.56	\$ 59.30	\$ 73.04	\$ 107.39	\$ 141.75	\$ 176.10	\$ 210.46
51	\$ 19.04	\$ 33.75	\$ 48.46	\$ 63.17	\$ 77.88	\$ 114.65	\$ 151.42	\$ 188.19	\$ 224.96
52	\$ 20.16	\$ 35.98	\$ 51.81	\$ 67.63	\$ 83.46	\$ 123.02	\$ 162.58	\$ 202.15	\$ 241.71
53	\$ 21.40	\$ 38.46	\$ 55.54	\$ 72.60	\$ 89.67	\$ 132.33	\$ 175.00	\$ 217.67	\$ 260.34
54	\$ 22.79	\$ 41.25	\$ 59.71	\$ 78.17	\$ 96.63	\$ 142.77	\$ 188.92	\$ 235.07	\$ 281.21
55	\$ 24.26	\$ 44.20	\$ 64.13	\$ 84.06	\$ 104.00	\$ 153.83	\$ 203.66	\$ 253.50	\$ 303.33
56	\$ 25.94	\$ 47.53	\$ 69.14	\$ 90.73	\$ 112.34	\$ 166.33	\$ 220.33	\$ 274.34	\$ 328.34
57	\$ 27.66	\$ 50.98	\$ 74.31	\$ 97.63	\$ 120.96	\$ 179.27	\$ 237.58	\$ 295.89	\$ 354.21
58	\$ 29.42	\$ 54.50	\$ 79.58	\$ 104.67	\$ 129.75	\$ 192.46	\$ 255.17	\$ 317.87	\$ 380.58
59	\$ 31.23	\$ 58.12	\$ 85.01	\$ 111.90	\$ 138.79	\$ 206.02	\$ 273.25	\$ 340.48	\$ 407.71
60	\$ 33.12	\$ 61.90	\$ 90.69	\$ 119.46	\$ 148.25	\$ 220.21	\$ 292.16	\$ 364.13	\$ 436.09
61	\$ 35.08	\$ 65.82	\$ 96.56	\$ 127.30	\$ 158.04	\$ 234.90	\$ 311.75	\$ 388.60	\$ 465.46
62	\$ 37.12	\$ 69.91	\$ 102.71	\$ 135.50	\$ 168.29	\$ 250.27	\$ 332.25	\$ 414.23	\$ 496.21
63	\$ 39.31	\$ 74.29	\$ 109.26	\$ 144.23	\$ 179.21	\$ 266.65	\$ 354.08	\$ 441.52	\$ 528.96
64	\$ 41.68	\$ 79.04	\$ 116.38	\$ 153.73	\$ 191.09	\$ 284.46	\$ 377.83	\$ 471.21	\$ 564.58
65	\$ 44.34	\$ 84.33	\$ 124.34	\$ 164.33	\$ 204.34	\$ 304.33	\$ 404.33	\$ 504.34	\$ 604.34
66	\$ 44.93	\$ 85.52	\$ 126.11	\$ 166.70	\$ 207.29	\$ 308.77	\$ 410.25	\$ 511.73	\$ 613.21
67	\$ 48.25	\$ 92.17	\$ 136.08	\$ 180.00	\$ 223.92	\$ 333.71	\$ 443.50	\$ 553.29	\$ 663.08
68	\$ 52.03	\$ 99.73	\$ 147.43	\$ 195.13	\$ 242.83	\$ 362.08	\$ 481.33	\$ 600.58	\$ 719.83
69	\$ 56.33	\$ 108.32	\$ 160.31	\$ 212.30	\$ 264.29	\$ 394.27	\$ 524.25	\$ 654.23	\$ 784.21
70	\$ 61.17	\$ 118.00	\$ 174.83	\$ 231.67	\$ 288.50	\$ 430.58	\$ 572.67	\$ 714.75	\$ 856.83

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 14 days through 23 years).

\$4.98 monthly for \$10,000 coverage and \$9.97 monthly for \$20,000 of coverage per child.