

# Family Protection Plan

5Star Life Insurance Company  
Individual and Group Term Life Insurance  
with Terminal Illness coverage to age 121

including Quality of Life benefit



## Enhanced coverage options for employees. Easy and flexible enrollment for employers.

The 5Star Life Insurance Company's Family Protection Plan offers both Individual and Group products with Terminal Illness coverage to age 121, making it easy to provide the right benefit for you and your employees.

### CUSTOMIZABLE

With several options to choose from, employees select the coverage that best meets the needs of their families.

### 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 employment terminates after the first premium is paid. We simply bill the employee directly.

### CONVENIENCE

Easy payments through payroll deduction.

### FAMILY PROTECTION

Coverage is available for spouses and financially dependent children, even if the employee doesn't elect coverage on themselves.

\* Financially dependent children 14 days to 23 years old.

### PROTECTION TO 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.

### QUALITY OF LIFE

Optional 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.

## FPPi Rate Sheet

### Monthly Rates with Quality of Life Rider Defined Benefit

Employee Coverage									
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-25	\$9.90	\$13.28	\$16.68	\$20.07	\$23.46	\$31.94	\$40.42	\$48.89	\$57.38
26	\$9.91	\$13.34	\$16.75	\$20.16	\$23.59	\$32.13	\$40.66	\$49.21	\$57.75
27	\$9.98	\$13.46	\$16.96	\$20.44	\$23.92	\$32.62	\$41.34	\$50.04	\$58.76
28	\$10.08	\$13.66	\$17.26	\$20.84	\$24.42	\$33.37	\$42.34	\$51.29	\$60.26
29	\$10.23	\$13.95	\$17.68	\$21.40	\$25.13	\$34.44	\$43.75	\$53.07	\$62.38
30	\$10.43	\$14.35	\$18.28	\$22.20	\$26.12	\$35.94	\$45.75	\$55.56	\$65.38
31	\$10.64	\$14.76	\$18.90	\$23.04	\$27.16	\$37.50	\$47.84	\$58.16	\$68.50
32	\$10.87	\$15.23	\$19.61	\$23.97	\$28.34	\$39.25	\$50.17	\$61.09	\$72.01
33	\$11.11	\$15.72	\$20.33	\$24.93	\$29.55	\$41.06	\$52.58	\$64.11	\$75.63
34	\$11.40	\$16.30	\$21.20	\$26.10	\$31.00	\$43.26	\$55.50	\$67.75	\$80.00
35	\$11.72	\$16.93	\$22.16	\$27.37	\$32.59	\$45.63	\$58.67	\$71.71	\$84.76
36	\$12.08	\$17.65	\$23.23	\$28.80	\$34.37	\$48.31	\$62.25	\$76.18	\$90.13
37	\$12.46	\$18.44	\$24.40	\$30.36	\$36.34	\$51.25	\$66.16	\$81.09	\$96.00
38	\$12.88	\$19.25	\$25.63	\$32.00	\$38.38	\$54.32	\$70.25	\$86.19	\$102.13
39	\$13.33	\$20.17	\$27.00	\$33.83	\$40.67	\$57.76	\$74.83	\$91.92	\$109.00
40	\$13.83	\$21.15	\$28.48	\$35.80	\$43.13	\$61.44	\$79.75	\$98.06	\$116.38
41	\$14.38	\$22.25	\$30.13	\$38.00	\$45.87	\$65.57	\$85.25	\$104.94	\$124.63
42	\$14.98	\$23.46	\$31.96	\$40.44	\$48.92	\$70.12	\$91.34	\$112.54	\$133.76
43	\$15.60	\$24.70	\$33.81	\$42.90	\$52.00	\$74.75	\$97.50	\$120.25	\$143.01
44	\$16.26	\$26.02	\$35.78	\$45.53	\$55.30	\$79.69	\$104.08	\$128.48	\$152.88
45	\$16.93	\$27.37	\$37.80	\$48.23	\$58.67	\$84.75	\$110.83	\$136.92	\$163.00
46	\$17.67	\$28.83	\$40.00	\$51.17	\$62.33	\$90.26	\$118.17	\$146.09	\$174.00
47	\$18.43	\$30.35	\$42.28	\$54.20	\$66.13	\$95.94	\$125.75	\$155.56	\$185.38
48	\$19.19	\$31.88	\$44.58	\$57.27	\$69.96	\$101.69	\$133.42	\$165.15	\$196.88
49	\$20.02	\$33.55	\$47.08	\$60.60	\$74.13	\$107.94	\$141.75	\$175.57	\$209.38
50	\$20.93	\$35.36	\$49.81	\$64.24	\$78.67	\$114.75	\$150.84	\$186.92	\$223.01
51	\$21.94	\$37.39	\$52.83	\$68.26	\$83.71	\$122.32	\$160.91	\$199.52	\$238.13
52	\$23.11	\$39.74	\$56.35	\$72.96	\$89.59	\$131.13	\$172.66	\$214.21	\$255.75
53	\$24.42	\$42.33	\$60.26	\$78.17	\$96.09	\$140.87	\$185.67	\$230.46	\$275.26
54	\$25.88	\$45.27	\$64.65	\$84.03	\$103.42	\$151.88	\$200.33	\$248.80	\$297.25
55	\$27.44	\$48.37	\$69.31	\$90.23	\$111.17	\$163.50	\$215.83	\$268.17	\$320.51
56	\$29.19	\$51.87	\$74.56	\$97.23	\$119.92	\$176.63	\$233.33	\$290.04	\$346.76
57	\$30.99	\$55.49	\$79.98	\$104.46	\$128.96	\$190.19	\$251.41	\$312.64	\$373.88
58	\$32.84	\$59.19	\$85.53	\$111.86	\$138.21	\$204.06	\$269.91	\$335.77	\$401.63
59	\$34.74	\$62.97	\$91.21	\$119.43	\$147.67	\$218.25	\$288.83	\$359.42	\$430.01
60	\$36.71	\$66.94	\$97.15	\$127.36	\$157.59	\$233.13	\$308.66	\$384.21	\$459.75
61	\$38.77	\$71.05	\$103.33	\$135.60	\$167.88	\$248.57	\$329.25	\$409.94	\$490.63
62	\$40.93	\$75.37	\$109.80	\$144.23	\$178.67	\$264.75	\$350.83	\$436.92	\$523.00
63	\$43.22	\$79.95	\$116.68	\$153.40	\$190.13	\$281.94	\$373.75	\$465.56	\$557.38
64	\$45.72	\$84.93	\$124.16	\$163.37	\$202.59	\$300.62	\$398.67	\$496.71	\$594.76
65	\$48.50	\$90.50	\$132.51	\$174.50	\$216.50	\$321.50	\$426.50	\$531.50	\$636.51
66*	\$49.13	\$91.75	\$134.38	\$177.00	\$219.63	\$326.19	\$432.75	\$539.31	\$645.88
67*	\$52.62	\$98.73	\$144.85	\$190.97	\$237.08	\$352.38	\$467.67	\$582.96	\$698.25
68*	\$56.58	\$106.67	\$156.75	\$206.83	\$256.92	\$382.13	\$507.33	\$632.54	\$757.75
69*	\$61.09	\$115.68	\$170.28	\$224.87	\$279.46	\$415.94	\$552.42	\$688.90	\$825.38
70*	\$66.18	\$125.85	\$185.53	\$245.20	\$304.88	\$454.06	\$603.25	\$752.44	\$901.63

\*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).\$7.15 monthly for \$10,000 coverage per child.