

FPP^g

5Star Life Insurance Company
Family Protection Plan
Group Term Life Insurance to age 121

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.

FAMILY COVERAGE

You can get coverage for your spouse even if you don't elect coverage on yourself. And you can cover your financially dependent children (14 days to 19 years old, 26 if full-time student) under your coverage or your spouse's. No matter what the future brings, you and your family are protected.

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.

TERMINAL ILLNESS ACCELERATION OF BENEFITS

Coverage 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).

CONVENIENT

Easy payments through payroll deduction.

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.

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.

* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, www.limra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx. Please note there may be a cost associated with this study.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company);
Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521
Product not available in all states. Policy #: ICC18-GFPPPOL



FPPg 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, offered through our individual level term life to age 121 insurance policy, 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.