

The
Family Protection
Plan

from **5STAR**
LIFE INSURANCE COMPANY

Employee



TERM LIFE INSURANCE WITH TERMINAL ILLNESS BENEFIT TO AGE 100

The Family Protection Plan Highlights

The *Family Protection Plan* offers a **guaranteed** level premium to age 100* and a guaranteed level death benefit for the first 10 years. After 10 years the death benefit is projected to remain level to age 100 and we do not anticipate a reduction. The coverage amount cannot be individually decreased on a particular insured due to a change in age, health, or employment status.

Affordability. You choose the level of benefit that best meets the needs of your family.

Portability. You and your family continue 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 employer unless you stop paying premiums.

Family Protection. Individual policies can be purchased on the employee, their spouse and children and grandchildren.

Children and Grandchildren Plan. Policies can also be purchased for children and grandchildren ages newborn through 23 for \$4.33/month for a \$10,000 policy or \$8.67/month for a \$20,000 policy.

Convenience. Premiums are taken care of simply and easily through payroll deductions.

Easy Application Process. This insurance does not require a medical exam or blood profile. Eligibility for coverage is based on a few simple health questions on the application.

Emergency Burial Benefit. Within 24 hours after receiving notice of an insured's death, an emergency death benefit of the lesser of 50% of the coverage amount, or \$15,000 will be mailed to the insured's beneficiary, unless the death is within the two-year contestability period and/or under investigation.

Terminal Illness. This plan pays the insured 30% (25% in CT & MI) of the policy 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.

**State variations apply. Not approved in all states.*





MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

| Age on Application Date | \$10 Monthly Initial Coverage Amount | \$15 Monthly Initial Coverage Amount | \$20 Monthly Initial Coverage Amount | \$25 Monthly Initial Coverage Amount | \$30 Monthly Initial Coverage Amount | \$35 Monthly Initial Coverage Amount | \$40 Monthly Initial Coverage Amount | \$45 Monthly Initial Coverage Amount | \$50 Monthly Initial Coverage Amount |
|-------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| 18-20 | \$30,931 | \$58,215 | \$85,498 | \$112,782 | \$140,065 | | | | |
| 21 | \$30,791 | \$57,951 | \$85,111 | \$112,272 | \$139,432 | | | | |
| 22 | \$30,652 | \$57,690 | \$84,728 | \$111,766 | \$138,804 | | | | |
| 23 | \$30,515 | \$57,431 | \$84,348 | \$111,265 | \$138,181 | | | | |
| 24 | \$30,379 | \$57,175 | \$83,971 | \$110,768 | \$137,564 | | | | |
| 25 | \$30,244 | \$56,921 | \$83,598 | \$110,276 | \$136,953 | | | | |
| 26 | \$28,236 | \$53,142 | \$78,048 | \$102,954 | \$127,861 | | | | |
| 27 | \$26,478 | \$49,833 | \$73,189 | \$96,545 | \$119,900 | \$143,256 | | | |
| 28 | \$24,926 | \$46,913 | \$68,900 | \$90,886 | \$112,873 | \$134,860 | | | |
| 29 | \$23,546 | \$44,316 | \$65,085 | \$85,855 | \$106,624 | \$127,394 | \$148,163 | | |
| 30 | \$22,311 | \$41,991 | \$61,671 | \$81,351 | \$101,031 | \$120,711 | \$140,391 | | |
| 31 | \$20,496 | \$38,576 | \$56,655 | \$74,735 | \$92,814 | \$110,894 | \$128,974 | \$147,053 | |
| 32 | \$18,955 | \$35,675 | \$52,394 | \$69,114 | \$85,834 | \$102,554 | \$119,274 | \$135,993 | |
| 33 | \$17,629 | \$33,179 | \$48,730 | \$64,280 | \$79,830 | \$95,380 | \$110,931 | \$126,481 | \$142,031 |
| 34 | \$16,477 | \$31,010 | \$45,544 | \$60,077 | \$74,611 | \$89,145 | \$103,678 | \$118,212 | \$132,746 |
| 35 | \$15,465 | \$29,107 | \$42,749 | \$56,391 | \$70,033 | \$83,675 | \$97,316 | \$110,958 | \$124,600 |
| 36 | \$14,147 | \$26,626 | \$39,105 | \$51,584 | \$64,063 | \$76,542 | \$89,021 | \$101,500 | \$113,979 |
| 37 | \$13,036 | \$24,535 | \$36,034 | \$47,533 | \$59,031 | \$70,530 | \$82,029 | \$93,528 | \$105,027 |
| 38 | \$12,087 | \$22,748 | \$33,410 | \$44,071 | \$54,733 | \$65,394 | \$76,055 | \$86,717 | \$97,378 |
| 39 | \$11,266 | \$21,204 | \$31,142 | \$41,079 | \$51,017 | \$60,955 | \$70,893 | \$80,830 | \$90,768 |
| 40 | \$10,550 | \$19,856 | \$29,162 | \$38,468 | \$47,774 | \$57,080 | \$66,386 | \$75,692 | \$84,998 |
| 41 | | \$18,089 | \$26,567 | \$35,045 | \$43,523 | \$52,001 | \$60,479 | \$68,957 | \$77,435 |
| 42 | | \$16,611 | \$24,396 | \$32,182 | \$39,967 | \$47,752 | \$55,537 | \$63,322 | \$71,108 |
| 43 | | \$15,356 | \$22,553 | \$29,751 | \$36,948 | \$44,145 | \$51,342 | \$58,539 | \$65,736 |
| 44 | | \$14,278 | \$20,969 | \$27,661 | \$34,353 | \$41,044 | \$47,736 | \$54,428 | \$61,119 |
| 45 | | \$13,341 | \$19,593 | \$25,846 | \$32,098 | \$38,351 | \$44,603 | \$50,856 | \$57,108 |
| 46 | | \$12,338 | \$18,121 | \$23,904 | \$29,686 | \$35,469 | \$41,252 | \$47,034 | \$52,817 |
| 47 | | \$11,476 | \$16,854 | \$22,233 | \$27,611 | \$32,990 | \$38,368 | \$43,747 | \$49,125 |
| 48 | | \$10,726 | \$15,753 | \$20,781 | \$25,808 | \$30,835 | \$35,862 | \$40,889 | \$45,916 |
| 49 | | \$10,069 | \$14,787 | \$19,506 | \$24,225 | \$28,944 | \$33,663 | \$38,382 | \$43,101 |
| 50 | | | \$13,933 | \$18,379 | \$22,825 | \$27,272 | \$31,718 | \$36,164 | \$40,610 |
| 51 | | | \$12,778 | \$16,856 | \$20,934 | \$25,011 | \$29,089 | \$33,167 | \$37,245 |
| 52 | | | \$11,800 | \$15,566 | \$19,331 | \$23,097 | \$26,863 | \$30,628 | \$34,394 |
| 53 | | | \$10,961 | \$14,459 | \$17,957 | \$21,455 | \$24,953 | \$28,451 | \$31,949 |
| 54 | | | \$10,234 | \$13,499 | \$16,765 | \$20,031 | \$23,297 | \$26,562 | \$29,828 |
| 55 | | | | \$12,659 | \$15,722 | \$18,784 | \$21,847 | \$24,909 | \$27,971 |
| 56 | | | | \$11,660 | \$14,480 | \$17,301 | \$20,122 | \$22,942 | \$25,763 |
| 57 | | | | \$10,807 | \$13,421 | \$16,035 | \$18,649 | \$21,264 | \$23,878 |
| 58 | | | | \$10,070 | \$12,506 | \$14,942 | \$17,378 | \$19,814 | \$22,250 |
| 59 | | | | | \$11,708 | \$13,988 | \$16,269 | \$18,549 | \$20,830 |
| 60 | | | | | \$11,005 | \$13,149 | \$15,293 | \$17,436 | \$19,580 |
| 61 | | | | | \$10,116 | \$12,087 | \$14,058 | \$16,028 | \$17,999 |
| 62 | | | | | | \$11,184 | \$13,007 | \$14,830 | \$16,654 |
| 63 | | | | | | \$10,406 | \$12,103 | \$13,799 | \$15,496 |
| 64 | | | | | | | \$11,316 | \$12,902 | \$14,488 |
| 65 | | | | | | | \$10,625 | \$12,115 | \$13,604 |
| 66 | | | | | | | \$9,592 | \$10,937 | \$12,281 |
| 67 | | | | | | | \$8,742 | \$9,968 | \$11,193 |
| 68 | | | | | | | \$8,031 | \$9,156 | \$10,282 |
| 69 | | | | | | | \$7,426 | \$8,467 | \$9,508 |
| 70 | | | | | | | \$6,906 | \$7,874 | \$8,843 |



Available only on children or grandchildren of employee:

Employees age 18 - 23 are not eligible for \$4.33 - \$8.67 premium.

| Age on App. Date | \$4.33 monthly | \$8.67 monthly |
|-------------------------------|---------------------------|---------------------------|
| Full-Term Newborn to 23 Years | Coverage amount: \$10,000 | Coverage amount: \$20,000 |

MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

| Age on App. Date | \$10,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 |
|------------------|----------|----------|----------|----------|-----------|-----------|-----------|
| 18 | \$6.16 | \$8.91 | \$13.49 | \$18.08 | \$22.66 | \$27.24 | \$31.82 |
| 19 | \$6.16 | \$8.91 | \$13.49 | \$18.08 | \$22.66 | \$27.24 | \$31.82 |
| 20 | \$6.16 | \$8.91 | \$13.49 | \$18.08 | \$22.66 | \$27.24 | \$31.82 |
| 21 | \$6.17 | \$8.93 | \$13.54 | \$18.14 | \$22.74 | \$27.34 | \$31.95 |
| 22 | \$6.18 | \$8.95 | \$13.58 | \$18.20 | \$22.82 | \$27.45 | \$32.07 |
| 23 | \$6.19 | \$8.98 | \$13.62 | \$18.26 | \$22.91 | \$27.55 | \$32.20 |
| 24 | \$6.20 | \$9.00 | \$13.66 | \$18.33 | \$22.99 | \$27.66 | \$32.32 |
| 25 | \$6.21 | \$9.02 | \$13.70 | \$18.39 | \$23.07 | \$27.76 | \$32.45 |
| 26 | \$6.34 | \$9.35 | \$14.37 | \$19.39 | \$24.41 | \$29.43 | \$34.44 |
| 27 | \$6.47 | \$9.68 | \$15.04 | \$20.39 | \$25.74 | \$31.09 | \$36.44 |
| 28 | \$6.61 | \$10.02 | \$15.70 | \$21.39 | \$27.07 | \$32.76 | \$38.44 |
| 29 | \$6.74 | \$10.35 | \$16.37 | \$22.39 | \$28.41 | \$34.42 | \$40.44 |
| 30 | \$6.87 | \$10.68 | \$17.03 | \$23.39 | \$29.74 | \$36.09 | \$42.44 |
| 31 | \$7.10 | \$11.25 | \$18.16 | \$25.07 | \$31.99 | \$38.90 | \$45.82 |
| 32 | \$7.32 | \$11.81 | \$19.28 | \$26.76 | \$34.24 | \$41.71 | \$49.19 |
| 33 | \$7.55 | \$12.37 | \$20.41 | \$28.45 | \$36.49 | \$44.52 | \$52.56 |
| 34 | \$7.77 | \$12.93 | \$21.53 | \$30.13 | \$38.73 | \$47.34 | \$55.94 |
| 35 | \$8.00 | \$13.49 | \$22.66 | \$31.82 | \$40.98 | \$50.15 | \$59.31 |
| 36 | \$8.34 | \$14.35 | \$24.37 | \$34.38 | \$44.40 | \$54.42 | \$64.43 |
| 37 | \$8.68 | \$15.20 | \$26.07 | \$36.94 | \$47.81 | \$58.68 | \$69.56 |
| 38 | \$9.02 | \$16.06 | \$27.78 | \$39.51 | \$51.23 | \$62.95 | \$74.68 |
| 39 | \$9.36 | \$16.91 | \$29.49 | \$42.07 | \$54.64 | \$67.22 | \$79.80 |
| 40 | \$9.70 | \$17.76 | \$31.20 | \$44.63 | \$58.06 | \$71.49 | \$84.92 |
| 41 | \$10.23 | \$19.08 | \$33.82 | \$48.56 | \$63.31 | \$78.05 | \$92.80 |
| 42 | \$10.75 | \$20.39 | \$36.44 | \$52.50 | \$68.56 | \$84.61 | \$100.67 |
| 43 | \$11.28 | \$21.70 | \$39.07 | \$56.44 | \$73.80 | \$91.17 | \$108.54 |
| 44 | \$11.80 | \$23.01 | \$41.69 | \$60.37 | \$79.05 | \$97.73 | \$116.41 |
| 45 | \$12.33 | \$24.32 | \$44.32 | \$64.31 | \$84.30 | \$104.29 | \$124.28 |
| 46 | \$12.98 | \$25.95 | \$47.56 | \$69.18 | \$90.80 | \$112.41 | \$134.03 |
| 47 | \$13.63 | \$27.57 | \$50.81 | \$74.05 | \$97.29 | \$120.54 | \$143.78 |
| 48 | \$14.28 | \$29.20 | \$54.06 | \$78.93 | \$103.79 | \$128.66 | \$153.52 |
| 49 | \$14.93 | \$30.82 | \$57.31 | \$83.80 | \$110.29 | \$136.78 | \$163.27 |
| 50 | \$15.58 | \$32.45 | \$60.56 | \$88.67 | \$116.79 | \$144.90 | \$173.01 |
| 51 | \$16.59 | \$34.99 | \$65.64 | \$96.29 | \$126.95 | \$157.60 | \$188.26 |
| 52 | \$17.61 | \$37.53 | \$70.72 | \$103.92 | \$137.11 | \$170.31 | \$203.50 |
| 53 | \$18.63 | \$40.07 | \$75.80 | \$111.54 | \$147.27 | \$183.01 | \$218.75 |
| 54 | \$19.64 | \$42.61 | \$80.88 | \$119.16 | \$157.44 | \$195.71 | \$233.99 |
| 55 | \$20.66 | \$45.15 | \$85.97 | \$126.78 | \$167.60 | \$208.42 | \$249.23 |
| 56 | \$22.06 | \$48.65 | \$92.96 | \$137.28 | \$181.59 | \$225.91 | \$270.23 |
| 57 | \$23.46 | \$52.15 | \$99.96 | \$147.77 | \$195.59 | \$243.40 | \$291.22 |
| 58 | \$24.86 | \$55.64 | \$106.96 | \$158.27 | \$209.58 | \$260.90 | \$312.21 |
| 59 | \$26.26 | \$59.14 | \$113.95 | \$168.77 | \$223.58 | \$278.39 | \$333.20 |
| 60 | \$27.66 | \$62.64 | \$120.95 | \$179.26 | \$237.57 | \$295.88 | \$354.19 |
| 61 | \$29.70 | \$67.76 | \$131.20 | \$194.63 | \$258.06 | \$321.50 | \$384.93 |
| 62 | \$31.75 | \$72.89 | \$141.44 | \$210.00 | \$278.56 | \$347.11 | \$415.67 |
| 63 | \$33.80 | \$78.01 | \$151.69 | \$225.37 | \$299.05 | \$372.73 | \$446.40 |
| 64 | \$35.85 | \$83.13 | \$161.94 | \$240.74 | \$319.54 | \$398.34 | \$477.14 |
| 65 | \$37.90 | \$88.26 | \$172.18 | \$256.11 | \$340.03 | \$423.96 | \$507.88 |
| 66 | \$41.52 | \$97.29 | \$190.26 | \$283.22 | \$376.18 | \$469.15 | \$562.11 |
| 67 | \$45.13 | \$106.33 | \$208.33 | \$310.33 | \$412.34 | \$514.34 | \$616.34 |
| 68 | \$48.75 | \$115.37 | \$226.41 | \$337.45 | \$448.49 | \$559.53 | \$670.57 |
| 69 | \$52.36 | \$124.41 | \$244.49 | \$364.56 | \$484.64 | \$604.72 | \$724.79 |
| 70 | \$55.98 | \$133.45 | \$262.56 | \$391.68 | \$520.79 | \$649.91 | \$779.02 |

Policy Form FPP-TI

Available only on children and grandchildren of employee:

Employees age 18 - 23 are not eligible for \$4.33 - \$8.67 premium.

\$4.33 monthly

Age on application date:
Full-term newborn
Coverage amount . . \$10,000

\$8.67 monthly

Age on application date:
Full-term newborn
Coverage amount . . \$20,000

Underwritten by:



Administrative Offices: 777 Research Drive, Lincoln, NE 68521
(866) 863-9753 www.5starima.com