

Product	Group Size	Underwriting	Benefit Amounts	Family Coverage	Portability	Industry Features
<b>Basic Group Life</b>	10+	Guaranteed Issue	10,000 and up	Yes	No	<ul style="list-style-type: none"> <li>• Ultra-competitive rates</li> <li>• Multi-year rate guarantees</li> </ul>
<b>Voluntary Group Life</b>	25% (Min. 10)	Guaranteed Issue	\$10,000 and up	Yes	Yes	<ul style="list-style-type: none"> <li>• Ultra-competitive rates</li> <li>• Extended Guaranteed Issue periods</li> <li>• Portability</li> </ul>
<b>Group Critical Illness</b>	10+	Guaranteed Issue	\$1,000 to \$10,000	No	Yes	<ul style="list-style-type: none"> <li>• Deductible and out-of-pocket “matching”</li> <li>• Guarantee Issue at 10 lives</li> </ul>
<b>Voluntary Group Critical Illness</b>	5+	Simplified and Guaranteed Issue	\$10,000 to \$100,000	Yes	Yes	<ul style="list-style-type: none"> <li>• Triple benefits (maximum 3x face amount)</li> <li>• Cannot be replaced</li> <li>• Easy issue</li> </ul>
<b>Voluntary Term to 100 (FPPTI)</b>	5+	Simplified	\$10,000 to \$150,000	Yes	Yes	<ul style="list-style-type: none"> <li>• Level premium to age 100</li> <li>• Unisex – unismoker rates</li> <li>• Simplified issue</li> </ul>
<b>Voluntary Term to 100 with Critical Illness (FPPCI)</b>	5+	Simplified	\$10,000 to \$150,000	Yes	Yes	<ul style="list-style-type: none"> <li>• Level premium to age 100</li> <li>• Unisex – unismoker rates</li> <li>• Simplified issue</li> <li>• Built in – 30% Critical Illness</li> </ul>
<b>Dual Option Voluntary Life</b>	25% (Min. 10)	Simplified and Guaranteed Issue	\$10,000 and up	Yes	Yes	<ul style="list-style-type: none"> <li>• Guaranteed Issue coverage and permanent coverage combined for employee flexibility</li> </ul>

- 5Star Insurance is the **industry leader** in benefit design
- **Online enrollment support** – [www.5starima.com](http://www.5starima.com)
- **Enrollment support** – Enrollers provided for “profile enrollments”
- **Caribbean cruise** – \$ 100,000 annual issued premium
- **Increase your commission** income by 700% on existing Group Life