

*The*  
*Family Protection*  
*Plan*

from **5STAR**  
LIFE INSURANCE COMPANY

*Employee*



**TERM LIFE INSURANCE WITH CRITICAL ILLNESS COVERAGE TO AGE 100**

## ***The Family Protection Plan***

This insurance is a voluntary benefit that is being provided through your employer to complement your overall benefit package. Most people are not prepared for the financial devastation that frequently accompanies death or the survival of a critical illness. The Family Protection Plan was developed to provide term life insurance protection and an instant emergency fund if an unexpected critical illness occurs, to age 100\*.

## ***The Benefits of Critical Illness Coverage***

More people are suffering from a critical illness than ever before. Chances are you have seen first hand the financial hardship that either a relative, close friend, or co-worker has had to endure during the recovery process of a critical illness. Most employee benefits plans are designed to cover specific expenses. But, *The Family Protection Plan pays a one-time lump sum of 30% (25% in Michigan) of the policy benefit in cash directly to the owner*—in addition to any other insurance plan the insured may have! There are no restrictions on how this benefit is used.

## ***The Family Protection Plan Covered Critical Illnesses***

Covered critical illnesses include:

- Heart Attack
- Life-Threatening Cancer
- Stroke
- Cardiac Bypass Surgery
- Heart Transplant Surgery

This benefit is also paid for terminal conditions.



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

## The Family Protection Plan Highlights



**Term Insurance to Age 100.** 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 in the future. The coverage amount cannot be individually decreased on a particular insured due to a change in age, health, or employment status.

**Critical Illness Benefit** pays the insured 30% of the policy coverage amount in a lump sum *upon the occurrence of heart attack, life threatening cancer, stroke, cardiac bypass or heart transplant surgery or a terminal condition.*

**Affordability.** You choose the level of benefits that best meet the needs of your family.

**Portability.** You and your family continue coverage with no loss of benefits or increase of 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 canceled 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 \$2.49/semi-monthly for a \$10,000 policy or \$4.98/semi-monthly 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 burial benefit of the lesser of 50% of the coverage amount, or \$15,000 will be paid to the insured's beneficiary, unless the death is within the two year contestability period and/or under investigation.



## SEMI-MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-CI

Age on App. Date	\$10		\$12.50		\$15		\$17.50		\$20		\$22.50		\$25	
	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits
18 - 25	\$40,000	\$12,000	\$52,766	\$15,830	\$65,532	\$19,660	\$78,298	\$23,489	\$91,064	\$27,319	\$103,830	\$31,149	\$116,596	\$34,979
26	\$39,746	\$11,924	\$52,431	\$15,729	\$65,116	\$19,535	\$77,801	\$23,340	\$90,486	\$27,146	\$103,171	\$30,951	\$115,856	\$34,757
27	\$39,167	\$11,750	\$51,667	\$15,500	\$64,167	\$19,250	\$76,667	\$23,000	\$89,167	\$26,750	\$101,667	\$30,500	\$114,167	\$34,250
28	\$38,289	\$11,487	\$50,509	\$15,153	\$62,729	\$18,819	\$74,949	\$22,485	\$87,169	\$26,151	\$99,389	\$29,817	\$111,609	\$33,483
29	\$37,228	\$11,168	\$49,109	\$14,733	\$60,990	\$18,297	\$72,871	\$21,861	\$84,752	\$25,426	\$96,634	\$28,990	\$108,515	\$32,555
30	\$36,015	\$10,805	\$47,510	\$14,253	\$59,004	\$17,701	\$70,498	\$21,149	\$81,992	\$24,598	\$93,487	\$28,046	\$104,981	\$31,494
31	\$34,879	\$10,464	\$46,011	\$13,803	\$57,143	\$17,143	\$68,275	\$20,483	\$79,406	\$23,822	\$90,538	\$27,161	\$101,670	\$30,501
32	\$33,813	\$10,144	\$44,604	\$13,381	\$55,396	\$16,619	\$66,187	\$19,856	\$76,978	\$23,093	\$87,770	\$26,331	\$98,561	\$29,568
33	\$32,696	\$9,809	\$43,130	\$12,939	\$53,565	\$16,070	\$64,000	\$19,200	\$74,435	\$22,331	\$84,870	\$25,461	\$95,304	\$28,591
34	\$31,438	\$9,431	\$41,472	\$12,442	\$51,505	\$15,452	\$61,538	\$18,461	\$71,572	\$21,472	\$81,605	\$24,482	\$91,639	\$27,492
35	\$30,032	\$9,010	\$39,617	\$11,885	\$49,201	\$14,760	\$58,786	\$17,636	\$68,371	\$20,511	\$77,955	\$23,387	\$87,540	\$26,262
36	\$28,313	\$8,494	\$37,349	\$11,205	\$46,386	\$13,916	\$55,422	\$16,627	\$64,458	\$19,337	\$73,494	\$22,048	\$82,530	\$24,759
37	\$26,404	\$7,921	\$34,831	\$10,449	\$43,258	\$12,977	\$51,685	\$15,506	\$60,112	\$18,034	\$68,539	\$20,562	\$76,966	\$23,090
38	\$24,416	\$7,325	\$32,208	\$9,662	\$40,000	\$12,000	\$47,792	\$14,338	\$55,584	\$16,675	\$63,377	\$19,013	\$71,169	\$21,351
39	\$22,434	\$6,730	\$29,594	\$8,878	\$36,754	\$11,026	\$43,914	\$13,174	\$51,074	\$15,322	\$58,234	\$17,470	\$65,394	\$19,618
40	\$20,614	\$6,184	\$27,193	\$8,158	\$33,772	\$10,132	\$40,351	\$12,105	\$46,930	\$14,079	\$53,509	\$16,053	\$60,088	\$18,026
41	\$19,067	\$5,720	\$25,152	\$7,546	\$31,237	\$9,371	\$37,323	\$11,197	\$43,408	\$13,022	\$49,493	\$14,848	\$55,578	\$16,673
42	\$17,719	\$5,316	\$23,374	\$7,012	\$29,029	\$8,709	\$34,684	\$10,405	\$40,339	\$12,102	\$45,994	\$13,798	\$51,649	\$15,495
43	\$16,520	\$4,956	\$21,793	\$6,538	\$27,065	\$8,120	\$32,337	\$9,701	\$37,610	\$11,283	\$42,882	\$12,865	\$48,155	\$14,447
44	\$15,435	\$4,631	\$20,361	\$6,108	\$25,287	\$7,586	\$30,213	\$9,064	\$35,140	\$10,542	\$40,066	\$12,020	\$44,992	\$13,498
45	\$14,428	\$4,328	\$19,033	\$5,710	\$23,638	\$7,091	\$28,243	\$8,473	\$32,847	\$9,854	\$37,452	\$11,236	\$42,057	\$12,617
46	\$13,477	\$4,043	\$17,778	\$5,333	\$22,079	\$6,624	\$26,380	\$7,914	\$30,681	\$9,204	\$34,982	\$10,495	\$39,283	\$11,785
47	\$12,575	\$3,773	\$16,589	\$4,977	\$20,602	\$6,181	\$24,615	\$7,385	\$28,629	\$8,589	\$32,642	\$9,793	\$36,656	\$10,997
48	\$11,743	\$3,523	\$15,490	\$4,647	\$19,238	\$5,771	\$22,986	\$6,896	\$26,733	\$8,020	\$30,481	\$9,144	\$34,229	\$10,269
49	\$10,988	\$3,296	\$14,494	\$4,348	\$18,001	\$5,400	\$21,508	\$6,452	\$25,015	\$7,505	\$28,521	\$8,556	\$32,028	\$9,608
50	\$10,307	\$3,092	\$13,596	\$4,079	\$16,886	\$5,066	\$20,175	\$6,053	\$23,465	\$7,040	\$26,754	\$8,026	\$30,044	\$9,013
51	\$9,691	\$2,907	\$12,784	\$3,835	\$15,876	\$4,763	\$18,969	\$5,691	\$22,062	\$6,619	\$25,155	\$7,547	\$28,247	\$8,474
52	\$9,126	\$2,738	\$12,039	\$3,612	\$14,951	\$4,485	\$17,864	\$5,359	\$20,777	\$6,233	\$23,689	\$7,107	\$26,602	\$7,981
53	\$8,596	\$2,579	\$11,340	\$3,402	\$14,083	\$4,225	\$16,827	\$5,048	\$19,570	\$5,871	\$22,314	\$6,694	\$25,057	\$7,517
54	\$8,090	\$2,427	\$10,671	\$3,201	\$13,253	\$3,976	\$15,835	\$4,751	\$18,417	\$5,525	\$20,998	\$6,299	\$23,580	\$7,074
55	\$7,596	\$2,279	\$10,020	\$3,006	\$12,444	\$3,733	\$14,869	\$4,461	\$17,293	\$5,188	\$19,717	\$5,915	\$22,141	\$6,642
56	\$7,113	\$2,134	\$9,383	\$2,815	\$11,653	\$3,496	\$13,924	\$4,177	\$16,194	\$4,858	\$18,464	\$5,539	\$20,734	\$6,220
57	\$6,648	\$1,994	\$8,769	\$2,631	\$10,891	\$3,267	\$13,013	\$3,904	\$15,134	\$4,540	\$17,256	\$5,177	\$19,378	\$5,813
58	\$6,209	\$1,863	\$8,190	\$2,457	\$10,172	\$3,052	\$12,153	\$3,646	\$14,135	\$4,241	\$16,116	\$4,835	\$18,098	\$5,429
59			\$7,652	\$2,296	\$9,503	\$2,851	\$11,355	\$3,407	\$13,206	\$3,962	\$15,057	\$4,517	\$16,908	\$5,072
60			\$7,159	\$2,148	\$8,891	\$2,667	\$10,624	\$3,187	\$12,356	\$3,707	\$14,088	\$4,226	\$15,820	\$4,746
61			\$6,717	\$2,015	\$8,342	\$2,503	\$9,967	\$2,990	\$11,593	\$3,478	\$13,218	\$3,965	\$14,843	\$4,453
62			\$6,318	\$1,895	\$7,847	\$2,354	\$9,376	\$2,813	\$10,904	\$3,271	\$12,433	\$3,730	\$13,962	\$4,189
63					\$7,395	\$2,219	\$8,836	\$2,651	\$10,276	\$3,083	\$11,717	\$3,515	\$13,157	\$3,947
64					\$6,976	\$2,093	\$8,335	\$2,501	\$9,694	\$2,908	\$11,053	\$3,316	\$12,412	\$3,724
65					\$6,570	\$1,971	\$7,850	\$2,355	\$9,130	\$2,739	\$10,410	\$3,123	\$11,689	\$3,507
66					\$6,159	\$1,848	\$7,359	\$2,208	\$8,558	\$2,567	\$9,758	\$2,927	\$10,958	\$3,287
67							\$6,841	\$2,052	\$7,957	\$2,387	\$9,072	\$2,722	\$10,188	\$3,056
68							\$6,288	\$1,886	\$7,314	\$2,194	\$8,339	\$2,502	\$9,364	\$2,809
69									\$6,641	\$1,992	\$7,572	\$2,272	\$8,503	\$2,551
70											\$6,789	\$2,037	\$7,624	\$2,287

**Available only on children and grandchildren of employee:**

Age on App. Date	\$2.49 semi-monthly		\$4.98 semi-monthly	
	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits
Full-Term Newborn to 23 years	\$10,000	\$3,000	\$20,000	\$6,000

Policy Form WS-UST100

Underwritten by:



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