

*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 \$2.30/bi-weekly for a \$10,000 policy or \$4.60 /bi-weekly 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.*





## BI-WEEKLY 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	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
19	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
20	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
21	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
22	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
23	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
24	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
25	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
26	\$3.31	\$5.28	\$8.56	\$11.84	\$15.12	\$18.39	\$21.67
27	\$3.33	\$5.34	\$8.67	\$12.01	\$15.35	\$18.68	\$22.02
28	\$3.37	\$5.43	\$8.87	\$12.30	\$15.73	\$19.16	\$22.60
29	\$3.43	\$5.58	\$9.15	\$12.73	\$16.31	\$19.88	\$23.46
30	\$3.50	\$5.76	\$9.52	\$13.28	\$17.04	\$20.80	\$24.56
31	\$3.58	\$5.96	\$9.92	\$13.88	\$17.85	\$21.81	\$25.77
32	\$3.67	\$6.18	\$10.37	\$14.55	\$18.73	\$22.91	\$27.10
33	\$3.77	\$6.43	\$10.87	\$15.30	\$19.73	\$24.16	\$28.60
34	\$3.88	\$6.71	\$11.42	\$16.13	\$20.85	\$25.56	\$30.27
35	\$4.01	\$7.02	\$12.04	\$17.06	\$22.08	\$27.10	\$32.12
36	\$4.14	\$7.36	\$12.71	\$18.07	\$23.42	\$28.78	\$34.13
37	\$4.29	\$7.72	\$13.44	\$19.16	\$24.88	\$30.61	\$36.33
38	\$4.45	\$8.12	\$14.23	\$20.35	\$26.46	\$32.58	\$38.69
39	\$4.62	\$8.55	\$15.10	\$21.64	\$28.19	\$34.74	\$41.29
40	\$4.81	\$9.02	\$16.04	\$23.06	\$30.08	\$37.10	\$44.12
41	\$5.02	\$9.55	\$17.10	\$24.64	\$32.19	\$39.74	\$47.29
42	\$5.25	\$10.13	\$18.25	\$26.38	\$34.50	\$42.63	\$50.75
43	\$5.49	\$10.73	\$19.46	\$28.19	\$36.92	\$45.65	\$54.38
44	\$5.75	\$11.37	\$20.73	\$30.10	\$39.46	\$48.83	\$58.19
45	\$6.01	\$12.03	\$22.06	\$32.09	\$42.12	\$52.14	\$62.17
46	\$6.28	\$12.71	\$23.42	\$34.13	\$44.85	\$55.56	\$66.27
47	\$6.57	\$13.41	\$24.83	\$36.24	\$47.65	\$59.07	\$70.48
48	\$6.86	\$14.14	\$26.29	\$38.43	\$50.58	\$62.72	\$74.87
49	\$7.17	\$14.92	\$27.85	\$40.77	\$53.69	\$66.62	\$79.54
50	\$7.51	\$15.78	\$29.56	\$43.34	\$57.12	\$70.89	\$84.67
51	\$7.90	\$16.75	\$31.50	\$46.25	\$61.00	\$75.75	\$90.50
52	\$8.35	\$17.87	\$33.73	\$49.60	\$65.46	\$81.33	\$97.19
53	\$8.85	\$19.13	\$36.25	\$53.38	\$70.50	\$87.63	\$104.75
54	\$9.41	\$20.53	\$39.06	\$57.59	\$76.12	\$94.64	\$113.17
55	\$10.02	\$22.04	\$42.08	\$62.12	\$82.15	\$102.19	\$122.23
56	\$10.65	\$23.63	\$45.27	\$66.90	\$88.54	\$110.17	\$131.81
57	\$11.32	\$25.29	\$48.58	\$71.87	\$95.15	\$118.44	\$141.73
58	\$11.99	\$26.98	\$51.96	\$76.94	\$101.92	\$126.90	\$151.88
59	\$12.69	\$28.73	\$55.46	\$82.19	\$108.92	\$135.65	\$162.38
60	\$13.42	\$30.56	\$59.12	\$87.67	\$116.23	\$144.79	\$173.35
61	\$14.18	\$32.46	\$62.92	\$93.38	\$123.85	\$154.31	\$184.77
62	\$14.98	\$34.46	\$66.92	\$99.38	\$131.85	\$164.31	\$196.77
63	\$15.84	\$36.61	\$71.21	\$105.82	\$140.42	\$175.03	\$209.63
64	\$16.78	\$38.94	\$75.88	\$112.83	\$149.77	\$186.71	\$223.65
65	\$17.83	\$41.57	\$81.13	\$120.70	\$160.27	\$199.84	\$239.40
66	\$19.03	\$44.58	\$87.15	\$129.73	\$172.31	\$214.88	\$257.46
67	\$20.43	\$48.07	\$94.13	\$140.20	\$186.27	\$232.34	\$278.40
68	\$22.02	\$52.04	\$102.08	\$152.12	\$202.15	\$252.19	\$302.23
69	\$23.82	\$56.54	\$111.08	\$165.62	\$220.15	\$274.69	\$329.23
70	\$25.85	\$61.62	\$121.23	\$180.85	\$240.46	\$300.08	\$359.69

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

Age on App. Date Full-Term Newborn to 23 years	\$2.30 bi-weekly	\$4.60 bi-weekly
	Coverage Amount \$10,000	Coverage Amount \$20,000

## BI-WEEKLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on Application Date	\$12 Bi-weekly Initial Coverage Amount	\$14 Bi-weekly Initial Coverage Amount	\$16 Bi-weekly Initial Coverage Amount	\$18 Bi-weekly Initial Coverage Amount	\$20 Bi-weekly Initial Coverage Amount	\$22 Bi-weekly Initial Coverage Amount	\$24 Bi-weekly Initial Coverage Amount
18-20	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
21	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
22	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
23	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
24	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
25	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
26	\$76,246	\$91,496	\$106,745	\$121,994	\$137,243		
27	\$74,928	\$89,914	\$104,899	\$119,885	\$134,870	\$149,856	
28	\$72,829	\$87,395	\$101,961	\$116,527	\$131,092	\$145,658	
29	\$69,892	\$83,871	\$97,849	\$111,828	\$125,806	\$139,785	
30	\$66,496	\$79,795	\$93,095	\$106,394	\$119,693	\$132,992	\$146,292
31	\$63,107	\$75,728	\$88,350	\$100,971	\$113,592	\$126,214	\$138,835
32	\$59,770	\$71,724	\$83,678	\$95,632	\$107,586	\$119,540	\$131,494
33	\$56,399	\$67,679	\$78,959	\$90,239	\$101,518	\$112,798	\$124,078
34	\$53,061	\$63,673	\$74,286	\$84,898	\$95,510	\$106,122	\$116,735
35	\$49,808	\$59,770	\$69,732	\$79,693	\$89,655	\$99,617	\$109,579
36	\$46,679	\$56,014	\$65,350	\$74,686	\$84,022	\$93,357	\$102,693
37	\$43,697	\$52,437	\$61,176	\$69,916	\$78,655	\$87,395	\$96,134
38	\$40,881	\$49,057	\$57,233	\$65,409	\$73,585	\$81,761	\$89,937
39	\$38,179	\$45,815	\$53,451	\$61,087	\$68,722	\$76,358	\$83,994
40	\$35,616	\$42,740	\$49,863	\$56,986	\$64,110	\$71,233	\$78,356
41	\$33,121	\$39,745	\$46,369	\$52,994	\$59,618	\$66,242	\$72,866
42	\$30,769	\$36,923	\$43,077	\$49,231	\$55,385	\$61,538	\$67,692
43	\$28,634	\$34,361	\$40,088	\$45,815	\$51,542	\$57,269	\$62,996
44	\$26,694	\$32,033	\$37,372	\$42,710	\$48,049	\$53,388	\$58,727
45	\$24,928	\$29,914	\$34,899	\$39,885	\$44,871	\$49,856	\$54,842
46	\$23,339	\$28,007	\$32,675	\$37,343	\$42,011	\$46,679	\$51,346
47	\$21,904	\$26,285	\$30,666	\$35,046	\$39,427	\$43,808	\$48,189
48	\$20,586	\$24,703	\$28,820	\$32,937	\$37,055	\$41,172	\$45,289
49	\$19,345	\$23,214	\$27,083	\$30,952	\$34,821	\$38,690	\$42,560
50	\$18,144	\$21,773	\$25,401	\$29,030	\$32,659	\$36,288	\$39,916
51	\$16,949	\$20,339	\$23,729	\$27,119	\$30,508	\$33,898	\$37,288
52	\$15,758	\$18,909	\$22,061	\$25,212	\$28,364	\$31,515	\$34,667
53	\$14,599	\$17,518	\$20,438	\$23,358	\$26,277	\$29,197	\$32,117
54	\$13,492	\$16,191	\$18,889	\$21,588	\$24,286	\$26,985	\$29,683
55	\$12,476	\$14,971	\$17,466	\$19,962	\$22,457	\$24,952	\$27,447
56	\$11,556	\$13,867	\$16,178	\$18,489	\$20,800	\$23,111	\$25,422
57	\$10,735	\$12,882	\$15,029	\$17,176	\$19,323	\$21,470	\$23,617
58	\$10,008	\$12,009	\$14,011	\$16,012	\$18,014	\$20,015	\$22,017
59	\$9,353	\$11,223	\$13,094	\$14,964	\$16,835	\$18,705	\$20,576
60	\$8,754	\$10,505	\$12,256	\$14,007	\$15,758	\$17,508	\$19,259
61	\$8,207	\$9,848	\$11,490	\$13,131	\$14,773	\$16,414	\$18,056
62	\$7,701	\$9,242	\$10,782	\$12,322	\$13,863	\$15,403	\$16,943
63	\$7,224	\$8,669	\$10,114	\$11,559	\$13,004	\$14,448	\$15,893
64	\$6,767	\$8,121	\$9,474	\$10,828	\$12,181	\$13,535	\$14,888
65	\$6,318	\$7,582	\$8,846	\$10,109	\$11,373	\$12,637	\$13,900
66		\$7,046	\$8,220	\$9,395	\$10,569	\$11,743	\$12,918
67		\$6,512	\$7,598	\$8,683	\$9,768	\$10,854	\$11,939
68			\$6,995	\$7,994	\$8,993	\$9,992	\$10,992
69			\$6,417	\$7,334	\$8,251	\$9,168	\$10,085
70				\$6,710	\$7,548	\$8,387	\$9,226

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

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**\$2.30 bi-weekly**  
 Age on application date:  
 Full-term newborn to 23 years  
**Coverage amount . . \$10,000**

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**\$4.60 bi-weekly**  
 Age on application date:  
 Full-term newborn to 23 years  
**Coverage amount . . \$20,000**

Policy Form FPP-TI

Underwritten by:



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