

*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 \$4.98/month for a \$10,000 policy or \$9.97/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 App. Date	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
19	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
20	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
21	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
22	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
23	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
24	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
25	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
26	\$7.18	\$11.44	\$18.54	\$25.65	\$32.75	\$39.85	\$46.96
27	\$7.23	\$11.56	\$18.79	\$26.02	\$33.25	\$40.48	\$47.71
28	\$7.31	\$11.77	\$19.21	\$26.65	\$34.08	\$41.52	\$48.96
29	\$7.43	\$12.08	\$19.83	\$27.58	\$35.33	\$43.08	\$50.83
30	\$7.59	\$12.48	\$20.63	\$28.77	\$36.92	\$45.06	\$53.21
31	\$7.77	\$12.92	\$21.50	\$30.08	\$38.67	\$47.25	\$55.83
32	\$7.96	\$13.40	\$22.46	\$31.52	\$40.58	\$49.65	\$58.71
33	\$8.18	\$13.94	\$23.54	\$33.15	\$42.75	\$52.35	\$61.96
34	\$8.42	\$14.54	\$24.75	\$34.96	\$45.17	\$55.38	\$65.58
35	\$8.68	\$15.21	\$26.08	\$36.96	\$47.83	\$58.71	\$69.58
36	\$8.98	\$15.94	\$27.54	\$39.15	\$50.75	\$62.35	\$73.96
37	\$9.29	\$16.73	\$29.13	\$41.52	\$53.92	\$66.31	\$78.71
38	\$9.63	\$17.58	\$30.83	\$44.08	\$57.33	\$70.58	\$83.83
39	\$10.01	\$18.52	\$32.71	\$46.90	\$61.08	\$75.27	\$89.46
40	\$10.42	\$19.54	\$34.75	\$49.96	\$65.17	\$80.38	\$95.58
41	\$10.88	\$20.69	\$37.04	\$53.40	\$69.75	\$86.10	\$102.46
42	\$11.38	\$21.94	\$39.54	\$57.15	\$74.75	\$92.35	\$109.96
43	\$11.90	\$23.25	\$42.17	\$61.08	\$80.00	\$98.92	\$117.83
44	\$12.45	\$24.63	\$44.92	\$65.21	\$85.50	\$105.79	\$126.08
45	\$13.03	\$26.06	\$47.79	\$69.52	\$91.25	\$112.98	\$134.71
46	\$13.62	\$27.54	\$50.75	\$73.96	\$97.17	\$120.38	\$143.58
47	\$14.23	\$29.06	\$53.79	\$78.52	\$103.25	\$127.98	\$152.71
48	\$14.86	\$30.65	\$56.96	\$83.27	\$109.58	\$135.90	\$162.21
49	\$15.53	\$32.33	\$60.33	\$88.33	\$116.33	\$144.33	\$172.33
50	\$16.28	\$34.19	\$64.04	\$93.90	\$123.75	\$153.60	\$183.46
51	\$17.12	\$36.29	\$68.25	\$100.21	\$132.17	\$164.13	\$196.08
52	\$18.08	\$38.71	\$73.08	\$107.46	\$141.83	\$176.21	\$210.58
53	\$19.18	\$41.44	\$78.54	\$115.65	\$152.75	\$189.85	\$226.96
54	\$20.39	\$44.48	\$84.63	\$124.77	\$164.92	\$205.06	\$245.21
55	\$21.70	\$47.75	\$91.17	\$134.58	\$178.00	\$221.42	\$264.83
56	\$23.08	\$51.21	\$98.08	\$144.96	\$191.83	\$238.71	\$285.58
57	\$24.52	\$54.79	\$105.25	\$155.71	\$206.17	\$256.63	\$307.08
58	\$25.98	\$58.46	\$112.58	\$166.71	\$220.83	\$274.96	\$329.08
59	\$27.50	\$62.25	\$120.17	\$178.08	\$236.00	\$293.92	\$351.83
60	\$29.08	\$66.21	\$128.08	\$189.96	\$251.83	\$313.71	\$375.58
61	\$30.73	\$70.33	\$136.33	\$202.33	\$268.33	\$334.33	\$400.33
62	\$32.47	\$74.67	\$145.00	\$215.33	\$285.67	\$356.00	\$426.33
63	\$34.33	\$79.31	\$154.29	\$229.27	\$304.25	\$379.23	\$454.21
64	\$36.35	\$84.38	\$164.42	\$244.46	\$324.50	\$404.54	\$484.58
65	\$38.63	\$90.06	\$175.79	\$261.52	\$347.25	\$432.98	\$518.71
66	\$41.23	\$96.58	\$188.83	\$281.08	\$373.33	\$465.58	\$557.83
67	\$44.26	\$104.15	\$203.96	\$303.77	\$403.58	\$503.40	\$603.21
68	\$47.70	\$112.75	\$221.17	\$329.58	\$438.00	\$546.42	\$654.83
69	\$51.60	\$122.50	\$240.67	\$358.83	\$477.00	\$595.17	\$713.33
70	\$56.00	\$133.50	\$262.67	\$391.83	\$521.00	\$650.17	\$779.33

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

Age on App. Date Full-Term Newborn to 23 years	\$4.98 monthly	\$9.97 monthly
	Coverage Amount \$10,000	Coverage Amount \$20,000

## MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on Application Date	\$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	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
21	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
22	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
23	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
24	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
25	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
26	\$55,132	\$72,727	\$90,323	\$107,918	\$125,513	\$143,109	
27	\$54,179	\$71,470	\$88,761	\$106,052	\$123,343	\$140,634	
28	\$52,661	\$69,468	\$86,275	\$103,081	\$119,888	\$136,695	
29	\$50,538	\$66,667	\$82,796	\$98,925	\$115,054	\$131,183	\$147,312
30	\$48,082	\$63,427	\$78,772	\$94,118	\$109,463	\$124,808	\$140,153
31	\$45,631	\$60,194	\$74,757	\$89,320	\$103,883	\$118,447	\$133,010
32	\$43,218	\$57,011	\$70,805	\$84,598	\$98,391	\$112,184	\$125,977
33	\$40,781	\$53,796	\$66,811	\$79,826	\$92,842	\$105,857	\$118,872
34	\$38,367	\$50,612	\$62,857	\$75,102	\$87,347	\$99,592	\$111,837
35	\$36,015	\$47,510	\$59,004	\$70,498	\$81,992	\$93,487	\$104,981
36	\$33,752	\$44,524	\$55,296	\$66,068	\$76,840	\$87,612	\$98,384
37	\$31,597	\$41,681	\$51,765	\$61,849	\$71,933	\$82,017	\$92,101
38	\$29,560	\$38,994	\$48,428	\$57,862	\$67,296	\$76,730	\$86,164
39	\$27,606	\$36,417	\$45,228	\$54,038	\$62,849	\$71,659	\$80,470
40	\$25,753	\$33,973	\$42,192	\$50,411	\$58,630	\$66,849	\$75,068
41	\$23,949	\$31,592	\$39,236	\$46,879	\$54,522	\$62,166	\$69,809
42	\$22,249	\$29,349	\$36,450	\$43,550	\$50,651	\$57,751	\$64,852
43	\$20,705	\$27,313	\$33,921	\$40,529	\$47,137	\$53,744	\$60,352
44	\$19,302	\$25,462	\$31,622	\$37,782	\$43,943	\$50,103	\$56,263
45	\$18,025	\$23,778	\$29,530	\$35,283	\$41,035	\$46,788	\$52,541
46	\$16,876	\$22,262	\$27,648	\$33,034	\$38,420	\$43,806	\$49,192
47	\$15,838	\$20,893	\$25,948	\$31,003	\$36,057	\$41,112	\$46,167
48	\$14,885	\$19,636	\$24,386	\$29,137	\$33,888	\$38,638	\$43,389
49	\$13,988	\$18,452	\$22,917	\$27,381	\$31,845	\$36,310	\$40,774
50	\$13,119	\$17,306	\$21,493	\$25,680	\$29,867	\$34,054	\$38,241
51	\$12,256	\$16,167	\$20,078	\$23,990	\$27,901	\$31,812	\$35,724
52	\$11,394	\$15,030	\$18,667	\$22,303	\$25,939	\$29,576	\$33,212
53	\$10,556	\$13,925	\$17,294	\$20,663	\$24,031	\$27,400	\$30,769
54	\$9,756	\$12,870	\$15,983	\$19,097	\$22,211	\$25,324	\$28,438
55	\$9,021	\$11,900	\$14,779	\$17,658	\$20,537	\$23,417	\$26,296
56	\$8,356	\$11,022	\$13,689	\$16,356	\$19,022	\$21,689	\$24,356
57	\$7,762	\$10,239	\$12,717	\$15,194	\$17,671	\$20,149	\$22,626
58	\$7,236	\$9,546	\$11,855	\$14,165	\$16,474	\$18,784	\$21,093
59	\$6,763	\$8,921	\$11,079	\$13,237	\$15,396	\$17,554	\$19,712
60	\$6,330	\$8,350	\$10,370	\$12,391	\$14,411	\$16,431	\$18,451
61		\$7,828	\$9,722	\$11,616	\$13,510	\$15,404	\$17,298
62		\$7,346	\$9,123	\$10,900	\$12,678	\$14,455	\$16,232
63		\$6,891	\$8,558	\$10,225	\$11,892	\$13,559	\$15,226
64		\$6,455	\$8,017	\$9,578	\$11,140	\$12,702	\$14,263
65		\$6,027	\$7,485	\$8,943	\$10,401	\$11,859	\$13,317
66			\$6,956	\$8,311	\$9,666	\$11,021	\$12,376
67			\$6,429	\$7,681	\$8,933	\$10,186	\$11,438
68				\$7,071	\$8,224	\$9,377	\$10,530
69				\$6,488	\$7,546	\$8,604	\$9,661
70					\$6,903	\$7,871	\$8,839

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

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**\$4.98 monthly**  
 Age on application date:  
 Full-term newborn  
**Coverage amount . . \$10,000**

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**\$9.97 monthly**  
 Age on application date:  
 Full-term newborn  
**Coverage amount . . \$20,000**

Policy Form FPP-TI

Underwritten by:



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