



## Prepare for the future. Protect your loved ones.

The Family Protection Plan (FPP): Term life insurance with Terminal Illness coverage to age 100\*

Nearly 85% of Americans say most people need life insurance; unfortunately only 62% have coverage and a staggering 33% say they don't have enough life insurance, including one-fourth who already have life insurance coverage.\*\* Nobody wants to be a statistic - especially during a period of grief. That's why 5Star Life Insurance Company developed its FPP policy - to ensure you and your loved ones are covered during a period of loss.



**Affordability** - With several options to choose from, select the coverage that best meets the needs of your family.



**Terminal Illness** - This plan pays the insured 30% (25% in Connecticut and Michigan) 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.



**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. If this happens, we can 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, children and grandchildren.



**Children & Grandchildren Plan** - Policies can be purchased for children and grandchildren from the age of 14 days through 23 years.



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



**Protection You Can Count On** - 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 \$10,000, will be mailed to the insured's beneficiary, unless the death is within the two-year contestability period and/or under investigation. This product also contains **no war or terrorism exclusions**.

Protecting your financial well being is easier than you think.

It's like trading in a daily latte for peace of mind.



**\$4.30 per day** to start your morning with a gourmet coffee<sup>1</sup>

or



**\$1.75 per day** to enrich your employee benefits package<sup>2</sup>

It's less expensive than you think.

\* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company); administered by Dell Services, 777 Research Drive, Lincoln, NE 68521. Product available in all states except IN, NJ, NY, PR, VT & WA.

\*\* LIMRA International and LIFE Foundation's 2013 Insurance Barometer Study

<sup>1</sup> Provided at the Wall Street Journal website at: [www.WSJ.com](http://www.WSJ.com)

<sup>2</sup> The premium amount assumes coverage was issued to a 40 year old individual who applied for a coverage amount of \$75,000. Our rates are unisex