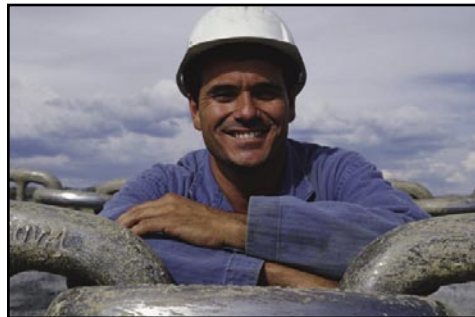
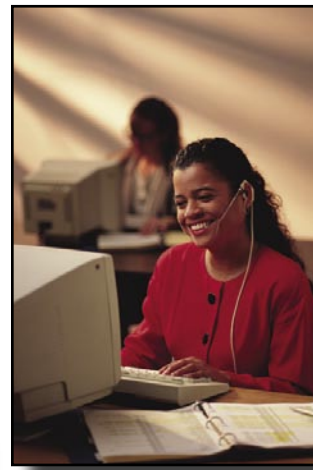


The Family Protection Plan

Underwritten by 5Star Life Insurance Company

Financial peace of mind at a critical time

**Term Life Insurance with Critical Illness Coverage
to Age 100**



Employer



Why Supplemental Life Insurance?

Supplemental Life is not a substitute for your current Group Life plan, but an enhancement to it. According to the Bureau of Labor, statistics suggest that about 80 percent of employees are interested in purchasing life insurance. Voluntary Life is the #1 voluntary benefit requested by employees.

Consider the following...

Group Term lacks portability. Benefits end upon termination or retirement and the conversion premiums are cost prohibitive for most.

Group Term benefits start to decrease when employees need them most. Most plans decrease by 35% at age 65 and 50% at age 70.

Group Term offers minimal coverage and is only designed to provide for burial and final needs.

Group Term usually only covers the employee, leaving dependent family members underinsured or without needed coverage.

Employees depend on Employers to provide insurance protection options.

Employees appreciate the opportunity to pick and choose the coverage amount they need at the worksite, instead of dealing with high-pressure sales tactics from an agent.

Employees benefit from the easier underwriting requirements associated with this plan.

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

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

This benefit is also paid for terminal conditions.

The check for 30% of the life insurance given as a critical illness benefit can be used to provide an instant emergency fund to cover expenses such as:

- Expenses not covered by insurance, including co-payments, deductibles and non-covered “experimental” treatments.
- Supplemental income to make house and car payments while recuperating.
- Lost income of spouse or care-givers.
- Necessary modifications to home or housekeeping expenses.

The Family Protection Plan from 5Star Life

This plan will increase the quality of your employees’ benefit package without increasing employer cost! The addition of a supplemental voluntary life plan with critical illness benefits will provide an enhancement to the overall benefit portfolio. *The Family Protection Plan* will address each of the shortcomings of your existing plan and will be paid by the participating employees via payroll deduction. This allows the Employer to offer more options to the employees at no direct cost.



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.

Critical Illness Benefit pays the owner 30% of the policy coverage amount in a lump sum **upon the occurrence of heart attack, life threatening cancer, heart transplant surgery, stroke, cardiac bypass surgery or a terminal condition with a life span of 12 months or less.** Premiums will be waived on the remaining coverage amount for 12 months after a Critical Illness Benefit claim has been paid.

Affordability. Employees chose the level of benefits that best meet the needs of their family.

Portability. Employees and their family members continue coverage with no loss of benefits or increase of cost should employment terminate.

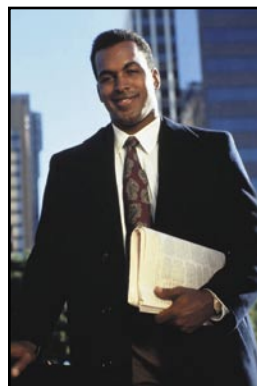
Family Protection. Individual policies can be purchased on the employee, their spouse, children and grandchildren.

Children and Grandchildren Plan. Policies can also be purchased for children and grandchildren ages 0–23 for \$1/week for a \$10,000 policy or \$2/week for a \$20,000 policy.

Easy Application Process. This plan does not require a medical exam or blood profile. Eligibility for coverage is based on a few simple health questions on the application.

Emergency Death 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 \$10,000 will be paid to the insured's beneficiary, unless the death is within the two-year contestability period and/or under investigation.

\$1,000 of Group Life Insurance coverage will be provided at no cost to all employees of employers who implement *The Family Protection Plan* and who attend an educational group meeting.



*age 95 in Maryland

The Application Process

There are multiple ways for employees and their families to apply and 5Star Life can custom design a method that best meets your needs and work environment.

Our primary objective is to design a professional process that provides **a minimal amount of disruption in the work flow** while maximizing employee participation. The measure of any successful employee benefit is the level of employee participation.

Educational Group Meetings with One-On-One Follow-Ups are preferred by most employers. Short group meetings are organized to explain the new benefit in a professional and relaxed environment. Employees are instructed to take the information home to review with family members. Follow-up meetings are scheduled one to two days later with each employee. Those employees wanting to apply must submit a completed application.

Regardless of the method chosen, **proper pre-promotion and Employer support is critical** to achieve a high level of participation. Paycheck stuffers highlighting plan benefits, letters announcing the date, time and location of the meeting, and posters will be provided.

Executive-Level Programs

A level term insurance plan is available to meet higher face amount needs.* The employer chooses the eligible executives and they in turn choose the term and face amount that best meet their and/or their spouses needs. The plan offered by payroll deduction is:

5Star Select Term (10, 20 or 30 Years)

This plan offers affordable coverage with guaranteed level premiums and death benefit for the term period selected.

WEEKLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP

	\$4.00		\$5.00		\$6.00		\$7.00		\$8.00	
Age on App. Date	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	64,463	19,339	\$85,950	\$25,785	\$107,438	\$32,231	\$128,926	\$38,678	\$150,413	\$45,124
19	63,415	19,024	84,553	25,366	105,691	31,707	126,829	38,049	147,967	44,390
20	62,400	18,720	83,200	24,960	104,000	31,200	124,800	37,440	145,600	43,680
21	61,905	18,571	82,540	24,762	103,175	30,952	123,810	37,143	144,444	43,333
22	61,660	18,498	82,213	24,664	102,767	30,830	123,320	36,996	143,874	43,162
23	61,417	18,425	81,890	24,567	102,362	30,709	122,835	36,850	143,307	42,992
24	60,938	18,281	81,250	24,375	101,563	30,469	121,875	36,563	142,188	42,656
25	60,000	18,000	80,000	24,000	100,000	30,000	120,000	36,000	140,000	42,000
26	57,778	17,333	77,037	23,111	96,296	28,889	115,556	34,667	134,815	40,444
27	54,737	16,421	72,982	21,895	91,228	27,368	109,474	32,842	127,719	38,316
28	51,148	15,344	68,197	20,459	85,246	25,574	102,295	30,689	119,344	35,803
29	47,273	14,182	63,030	18,909	78,788	23,636	94,545	28,364	110,303	33,091
30	43,333	13,000	57,778	17,333	72,222	21,667	86,667	26,000	101,111	30,333
31	40,000	12,000	53,333	16,000	66,667	20,000	80,000	24,000	93,333	28,000
32	37,143	11,143	49,524	14,857	61,905	18,571	74,286	22,286	86,667	26,000
33	34,667	10,400	46,222	13,867	57,778	17,333	69,333	20,800	80,889	24,267
34	32,165	9,649	42,887	12,866	53,608	16,082	64,330	19,299	75,052	22,515
35	30,000	9,000	40,000	12,000	50,000	15,000	60,000	18,000	70,000	21,000
36	27,857	8,357	37,143	11,143	46,429	13,929	55,714	16,714	65,000	19,500
37	25,574	7,672	34,098	10,230	42,623	12,787	51,148	15,344	59,672	17,902
38	23,284	6,985	31,045	9,313	38,806	11,642	46,567	13,970	54,328	16,299
39	21,224	6,367	28,299	8,490	35,374	10,612	42,449	12,735	49,524	14,857
40	19,500	5,850	26,000	7,800	32,500	9,750	39,000	11,700	45,500	13,650
41	17,931	5,379	23,908	7,172	29,885	8,966	35,862	10,759	41,839	12,552
42	16,596	4,979	22,128	6,638	27,660	8,298	33,191	9,957	38,723	11,617
43	15,446	4,634	20,594	6,178	25,743	7,723	30,891	9,267	36,040	10,812
44	14,444	4,333	19,259	5,778	24,074	7,222	28,889	8,667	33,704	10,111
45	13,506	4,052	18,009	5,403	22,511	6,753	27,013	8,104	31,515	9,455
46	12,632	3,789	16,842	5,053	21,053	6,316	25,263	7,579	29,474	8,842
47	11,818	3,545	15,758	4,727	19,697	5,909	23,636	7,091	27,576	8,273
48	11,064	3,319	14,752	4,426	18,440	5,532	22,128	6,638	25,816	7,745
49	10,400	3,120	13,867	4,160	17,333	5,200	20,800	6,240	24,267	7,280
50	9,750	2,925	13,000	3,900	16,250	4,875	19,500	5,850	22,750	6,825
51			12,128	3,638	15,160	4,548	18,192	5,458	21,224	6,367
52			11,274	3,382	14,092	4,228	16,911	5,073	19,729	5,919
53			10,452	3,136	13,065	3,920	15,678	4,704	18,291	5,487
54			9,697	2,909	12,121	3,636	14,545	4,364	16,970	5,091
55			9,043	2,713	11,304	3,391	13,565	4,070	15,826	4,748
56					10,569	3,171	12,683	3,805	14,797	4,439
57					9,905	2,971	11,886	3,566	13,867	4,160
58					9,286	2,786	11,143	3,343	13,000	3,900
59					8,696	2,609	10,435	3,130	12,174	3,652
60					8,125	2,438	9,750	2,925	11,375	3,413
61							9,083	2,725	10,597	3,179
62							8,432	2,530	9,838	2,951
63							7,810	2,343	9,111	2,733
64							7,206	2,162	8,406	2,522
65							6,638	1,991	7,745	2,323
66									7,123	2,137
67									6,547	1,964
68									6,012	1,803
69									5,515	1,655
70									5,056	1,517

Available only on dependent children or grandchildren of employee:

Employees age 18-23 are not eligible for \$1-2 premium.

	\$1.00		\$2.00	
Age on App. Date	Coverage Amount	Critical Illness Benefits	Coverage Amount	Critical Illness Benefits
Newborn to 23	\$10,000	\$3,000	\$20,000	\$6,000

Note: Initial coverage amounts are based on age at application. The coverage amounts shown above are guaranteed for the first ten (10) policy years. Coverage amounts beyond the first ten (10) years are listed in the Minimum Coverage Amount Table in your policy. The underwriter may enhance the Minimum Coverage Amount if future experience permits such an enhancement. Refer to policy for more details.

MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPPI

Age on App Date	\$25,000 Life Ins. which includes \$7,500 Critical Illness	\$50,000 Life Ins. which includes \$15,000 Critical Illness	\$75,000 Life Ins. which includes \$22,500 Critical Illness	\$100,000 Life Ins. which includes \$30,000 Critical Illness
19-24	n/a	\$14.50	\$19.75	\$25.00
25	n/a	15.00	20.50	26.00
26	n/a	15.50	21.25	27.00
27	n/a	16.00	22.00	28.00
28	n/a	16.50	22.75	29.00
29	n/a	18.00	25.00	32.00
30	n/a	19.00	26.50	34.00
31	n/a	20.50	28.75	37.00
32	n/a	21.50	30.25	39.00
33	n/a	23.00	32.50	42.00
34	n/a	24.00	34.00	44.00
35	n/a	25.50	36.25	47.00
36	n/a	27.50	39.25	51.00
37	n/a	29.50	42.25	55.00
38	n/a	32.00	46.00	60.00
39	n/a	34.50	49.75	65.00
40	n/a	37.50	54.25	71.00
41	n/a	40.50	58.75	77.00
42	n/a	43.00	62.50	82.00
43	n/a	46.00	67.00	88.00
44	n/a	49.00	71.50	94.00
45	n/a	52.00	76.00	100.00
46	n/a	55.50	81.25	107.00
47	n/a	59.00	86.50	114.00
48	n/a	63.00	92.50	122.00
49	n/a	66.50	97.75	129.00
50	37.25	70.50	103.75	137.00
51	39.75	75.50	111.25	147.00
52	42.50	81.00	119.50	158.00
53	45.50	87.00	128.50	170.00
54	48.75	93.50	138.25	183.00
55	52.00	100.00	148.00	196.00
56	55.25	106.50	157.75	209.00
57	58.75	113.50	168.25	223.00
58	62.25	120.50	178.75	237.00
59	66.25	128.50	190.75	253.00
60	70.75	137.50	204.25	271.00
61	75.50	147.00	218.50	290.00
62	81.00	158.00	235.00	312.00
63	87.25	170.50	253.75	337.00
64	94.25	184.50	274.75	365.00
65	102.00	200.00	298.00	396.00
66	110.50	217.00	323.50	430.00
67	119.75	235.50	351.25	467.00
68	130.25	256.50	382.75	509.00
69	141.50	279.00	416.50	554.00
70	154.00	304.00	454.00	604.00

Note: Initial coverage amounts are based on age at application. The coverage amounts shown above are guaranteed for the first ten (10) policy years. Coverage amounts beyond the first ten (10) years are listed in the Minimum Coverage Amount Table in your policy. The underwriter may enhance the Minimum Coverage Amount if future experience permits such an enhancement. Refer to policy for more details. Not available in all states.

The Family Protection Plan is underwritten by 5Star Life Insurance Company, a wholly owned subsidiary of 5Star Financial, LLC. 5Star Life Insurance Company is rated A- (Excellent) by A.M. Best for financial strength and operating performance. It is a related enterprise of AFBA, which has provided life insurance for military personnel, federal civilians and their dependents for over 50 years. Today, AFBA's membership exceeds 292,000 with over \$35 billion of coverage in force. Claims paid exceed \$1 billion.



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