



THE FAMILY PROTECTION PLAN*

Term life insurance with Terminal Illness coverage to age 100



An AFBA related enterprise

*Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company).

FINANCIAL PEACE OF MIND AT A CRITICAL TIME.



PREPARE FOR THE FUTURE.

Sadly, 85% of Americans say most people need life insurance, yet 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 Terminal Illness Family Protection plan policy - to ensure you and your loved ones are covered during a period of loss.

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, children and grandchildren.

CHILDREN & GRANDCHILDREN PLAN

Policies can also be purchased for children and grandchildren ages newborn through 23 for \$1.15/week for a \$10,000 policy or \$2.30/week 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 Connecticut & 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.

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



TERMINAL ILLNESS

Family Protection Plan Highlights

*The Family Protection Plan offers a guaranteed level premium to age 100** and a lump-sum cash benefit if you die before age 100. The death benefit is guaranteed for the first ten years of coverage and priced so the death benefit can remain level. The coverage amount cannot be individually decreased+ on a particular insured due to a change in age, health, or employment status.*



***Life insurance products underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company) with an administrative office at 909 North Washington Street, Alexandria, VA 22314.*

Life insurance product available in the District of Columbia and all states except New Jersey, New York, Vermont, and Washington.

+ Decreases in coverage may occur for all similarly situated policyholder.



ABOUT 5STAR LIFE

5Star Life Insurance Company (a Baton Rouge, Louisiana company) is a growing provider of supplemental and voluntary life insurance products, with no war or terrorism exclusions.

Our flexible business model enables us to serve the needs of our diverse clientele — as an insurance advisor to individuals and organizations, and as a valued partner to brokers.

A Louisiana domiciled insurance company with headquarters in Alexandria, VA, 5Star Life is currently licensed in the District of Columbia and all states except New Jersey, New York, Vermont, and Washington.

5Star Life is the principal underwriter of Armed Forces Benefit Association's (AFBA) group life insurance programs in addition to offering individual life insurance products. AFBA has provided life insurance for military personnel, federal and state civilians and their dependents for over 65 years.

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