ABOUT 5STAR LIFE

5Star Life Insurance Company (5Star Life) 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 49 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

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.

THE FAMILY PROTECTION PLAN*

Term life insurance with Critical Illness coverage to age 100

Financial peace of mind at a critical time.

An AFBA related enterprise

*Underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company).
The Family Protection Plan Highlights

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.

Affordability. You choose the level of benefits that best meet 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.

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

Children and Grandchildren Plan. Policies can also be purchased for the 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.

CRITICAL ILLNESS

Family Protection Plan Highlights

This insurance is a voluntary benefit that is being provided through your employer to complement your overall benefit package. Most people are not prepared for the financial devastation that frequently accompanies death or the survival of a critical illness. The Family Protection Plan was developed to provide term life insurance protection and emergency cash if an unexpected critical illness occurs, to age 100*.

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*State variations apply. Not approved in all states.

The Family Protection Plan Covered Critical Illnesses

Covered critical illnesses include:

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

This benefit is also paid for terminal conditions.

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