



Prepare for the future. Protect your loved ones.

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

The risk of developing a critical illness is real at any age and if diagnosed, it can generate costs far beyond medical expenses. A critical illness can have a devastating effect on a family's income. In a study by Harvard researchers, medical problems caused 62% of all personal bankruptcies, and surprisingly, 78% of those filers had medical insurance at the start of their illness.¹ Employee health plans are designed to cover medical expenses. With our FPP you have life insurance protection and added financial peace of mind during a critical illness.

 **Critical Illness Benefit** - Pays you 30% of the policy coverage in a lump sum amount** upon the occurrence of a heart attack, life-threatening cancer, stroke, cardiac bypass or heart transplant surgery or a terminal condition. You choose how to spend the money - pay the mortgage, purchase groceries, pay utilities, hire additional help at home, or for any expenses that help make your recovery easier financially, including medical deductibles and unforeseen out-of-pocket expenses.

 **Portability** - You and your family can continue coverage with no loss of benefits or increase in cost should you terminate employment after the first premium is paid. We can simply bill you directly. As long as premiums are paid, coverage can never be cancelled.

 **Family Protection** - Individual policies can also be purchased on your spouse, children and grandchildren (from ages 14 days through 23 years).

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

 **Protection you can count on** - Within 24 hours after receiving notice of an insured's death, an emergency death benefit of 50% of the coverage amount or \$10,000, whichever is less, will be mailed to the insured's beneficiary unless the death is within the two-year contestability period and/or under investigation. Lump sum payment paid under the Critical Illness benefit will be deducted from the final death benefit. This product contains **no war or terrorism exclusions**.



You could spend an average of **\$3,000 out-of-pocket** even with medical coverage²

or

for only **\$1.75 per day** to enrich your employee benefits package³



Protecting your financial well being is less expensive than you think.

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

** 25% in Michigan

¹ www.businessweek.com/bwdaily/dnflash/content/jun2009/db2009064_666715.htm

² www.criticalillnessplanning.com/resources/statistics.

³ 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.

