

# Do you need life insurance?



With life insurance, you can protect the people and things you love.



Your Home



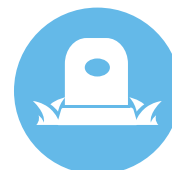
Children



Education



Retirement



Final Expenses

Most people think it's important, but not everyone has it...

**ONE** in **FOUR** consumers



has **NO** life insurance at all<sup>1</sup>

and

**THREE**  
**out of**  
**TEN**



households are **UNINSURED**<sup>3</sup>

So why don't more consumers own life insurance?



But said they were **NOT** financially prepared for the death of a loved one.

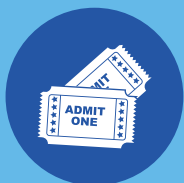
Half would need to make drastic or significant financial changes if a death occurred.<sup>4</sup>



Let's put the cost in perspective to show how affordable it really is.



**Gourmet Coffee**  
**\$4.30**<sup>5</sup>



**Movie Ticket**  
**\$8.00**<sup>6</sup>



**Lunch Out**  
**\$10.00**<sup>7</sup>

**Comparable to a few daily luxuries each month.**

**Peace of mind and financial well being - more affordable than you think.**

## Key features of 5Star Life insurance policies:

**No war or terrorism exclusions.** Coverage on and off the job with no hazardous, line of duty or occupational restrictions • Guaranteed level premiums to ensure protection remains affordable • Portable policies allowing employees to keep the coverage after they leave their current employment • Quality of Life rider which accelerates a portion of the death benefit due to chronic illness or cognitive impairment, with FPP-TI product in approved states.

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Sources: <sup>1</sup>2015 Insurance Barometer Study by Life Happens and LIMRA. <sup>2</sup>LIMRA Life Insurance Awareness Month, September 2012, <sup>3</sup>Less than Half of Middle-Market Consumers Own Individual Life Insurance Creating a Gap in Protection, LIMRA news release, <sup>4</sup>Provided at the Wall Street Journal website at: [www.wsj.com](http://www.wsj.com), <sup>5</sup>Provided at Variety's website at: [www.variety.com](http://www.variety.com), <sup>6</sup>Provided for Forbes Magazine at: [www.forbes.com](http://www.forbes.com)  
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