

# Do you need life insurance?



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



Your Home



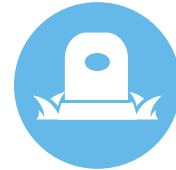
Children



Education



Retirement



Final Expenses

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

**TWO** in **FIVE** consumers



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

and

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



households are **UNINSURED**<sup>2</sup>

So why don't more consumers own life insurance?

More than a 1/3rd of households would feel the financial impact of the loss of the primary wage earner within just **ONE** month.<sup>3</sup>



Nearly **HALF** of all consumers said they would need to make drastic or significant financial changes if a death occurred.<sup>4</sup>



Let's put the cost in perspective:



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



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



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

Peace of mind and financial well-being are comparable to a few daily luxuries each month.

## 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 • 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.