

# Family Protection Plan

5Star Life Insurance Company  
Individual Term Life Insurance  
with Terminal Illness coverage to age 121  
including Quality of Life benefit



Nearly

**85%**

of people said they thought most people need life insurance.\*

Yet only

**59%**

said that they have coverage themselves.\*

And

**33%**

wish their spouse or partner had more life insurance.\*

Prepare for the future. Protect your loved ones.

## CUSTOMIZABLE

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

## TERMINAL ILLNESS ACCELERATION OF BENEFITS

Coverage that pays 30% (25% in CT and MI) of the 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 (24 months in IL).

## PORTABLE

Coverage continues with no loss of benefits or increase in cost if you terminate employment after the first premium is paid. We simply bill you directly.

## FAMILY PROTECTION

You can get coverage for your spouse and financially dependent children 14 days through 23 years old, even if you don't elect coverage on yourself. No matter what the future brings, you and your family are protected.

## CONVENIENCE

Easy payments through payroll deduction.

## PROTECTION YOU CAN COUNT ON

Within one business day of notification, payment of 50% of coverage or \$10,000 whichever is less is mailed to the beneficiary, unless the death is within the two-year contestability period and/or under investigation. This coverage has no war or terrorism exclusions.

## QUALITY OF LIFE

Optional benefit that accelerates a portion of the death benefit on a monthly basis, up to 75% of your benefit, and is payable directly to you on a tax favored basis for the following:

- Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance; or
- Permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility, requiring substantial supervision.

\* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, [www.linra.com/Research/Abstracts\\_Public/2018/2018\\_Insurance\\_Barometer.aspx](http://www.linra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx).

Please note there may be a cost associated with this study.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521. Product available in all states and some U.S. Territories except: CA, DE, ND, NY, SD, VI

Policy # ICC19-FPPI

FPPiQOL FlyerRO120



FPPiQOL\_MKT\_FLY\_0120