

FPP^g

5Star Life Insurance Company
Family Protection Plan
Group Term Life Insurance to age 121

Quality of Life Rider



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.

FAMILY COVERAGE

You can get coverage for your spouse even if you don't elect coverage on yourself. And you can cover your financially dependent children (14 days to 19 years old, 26 if full-time student) under your coverage or your spouse's. No matter what the future brings, you and your family are protected.

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.

TERMINAL ILLNESS ACCELERATION OF BENEFITS

Coverage 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).

CONVENIENT

Easy payment 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.

Guarantee Issue amounts are approved for eligible employees at annual open enrollment and for new hires*

Employee: \$150,000
Spouse: \$50,000
Child/ren: \$10,000

* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, www.limra.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 not available in all states. Policy #: ICC18-GFPPPOL

FPPg QoL-FlyerR1218



May '22

FPPg Rate Sheet**Monthly Rates with Quality of Life Rider
Defined Benefit**

	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-25	\$9.90	\$14.98	\$23.46	\$31.94	\$40.42	\$48.89	\$57.38
26	\$9.91	\$15.04	\$23.59	\$32.13	\$40.66	\$49.21	\$57.75
27	\$9.98	\$15.20	\$23.92	\$32.62	\$41.34	\$50.04	\$58.76
28	\$10.08	\$15.45	\$24.42	\$33.37	\$42.34	\$51.29	\$60.26
29	\$10.23	\$15.82	\$25.13	\$34.44	\$43.75	\$53.07	\$62.38
30	\$10.43	\$16.32	\$26.12	\$35.94	\$45.75	\$55.56	\$65.38
31	\$10.64	\$16.84	\$27.16	\$37.50	\$47.84	\$58.16	\$68.50
32	\$10.87	\$17.42	\$28.34	\$39.25	\$50.17	\$61.09	\$72.01
33	\$11.11	\$18.02	\$29.55	\$41.06	\$52.58	\$64.11	\$75.63
34	\$11.40	\$18.75	\$31.00	\$43.26	\$55.50	\$67.75	\$80.00
35	\$11.72	\$19.54	\$32.59	\$45.63	\$58.67	\$71.71	\$84.76
36	\$12.08	\$20.44	\$34.37	\$48.31	\$62.25	\$76.18	\$90.13
37	\$12.46	\$21.41	\$36.34	\$51.25	\$66.16	\$81.09	\$96.00
38	\$12.88	\$22.44	\$38.38	\$54.32	\$70.25	\$86.19	\$102.13
39	\$13.33	\$23.59	\$40.67	\$57.76	\$74.83	\$91.92	\$109.00
40	\$13.83	\$24.81	\$43.13	\$61.44	\$79.75	\$98.06	\$116.38
41	\$14.38	\$26.19	\$45.87	\$65.57	\$85.25	\$104.94	\$124.63
42	\$14.98	\$27.70	\$48.92	\$70.12	\$91.34	\$112.54	\$133.76
43	\$15.60	\$29.25	\$52.00	\$74.75	\$97.50	\$120.25	\$143.01
44	\$16.26	\$30.90	\$55.30	\$79.69	\$104.08	\$128.48	\$152.88
45	\$16.93	\$32.58	\$58.67	\$84.75	\$110.83	\$136.92	\$163.00
46	\$17.67	\$34.42	\$62.33	\$90.26	\$118.17	\$146.09	\$174.00
47	\$18.43	\$36.31	\$66.13	\$95.94	\$125.75	\$155.56	\$185.38
48	\$19.19	\$38.23	\$69.96	\$101.69	\$133.42	\$165.15	\$196.88
49	\$20.02	\$40.31	\$74.13	\$107.94	\$141.75	\$175.57	\$209.38
50	\$20.93	\$42.58	\$78.67	\$114.75	\$150.84	\$186.92	\$223.01
51	\$21.94	\$45.11	\$83.71	\$122.32	\$160.91	\$199.52	\$238.13
52	\$23.11	\$48.04	\$89.59	\$131.13	\$172.66	\$214.21	\$255.75
53	\$24.42	\$51.29	\$96.09	\$140.87	\$185.67	\$230.46	\$275.26
54	\$25.88	\$54.96	\$103.42	\$151.88	\$200.33	\$248.80	\$297.25
55	\$27.44	\$58.84	\$111.17	\$163.50	\$215.83	\$268.17	\$320.51
56	\$29.19	\$63.21	\$119.92	\$176.63	\$233.33	\$290.04	\$346.76
57	\$30.99	\$67.73	\$128.96	\$190.19	\$251.41	\$312.64	\$373.88
58	\$32.84	\$72.35	\$138.21	\$204.06	\$269.91	\$335.77	\$401.63
59	\$34.74	\$77.09	\$147.67	\$218.25	\$288.83	\$359.42	\$430.01
60	\$36.71	\$82.04	\$157.59	\$233.13	\$308.66	\$384.21	\$459.75
61	\$38.77	\$87.19	\$167.88	\$248.57	\$329.25	\$409.94	\$490.63
62	\$40.93	\$92.58	\$178.67	\$264.75	\$350.83	\$436.92	\$523.00
63	\$43.22	\$98.31	\$190.13	\$281.94	\$373.75	\$465.56	\$557.38
64	\$45.72	\$104.54	\$202.59	\$300.62	\$398.67	\$496.71	\$594.76
65	\$48.50	\$111.50	\$216.50	\$321.50	\$426.50	\$531.50	\$636.51
66*	\$49.13	\$113.06	\$219.63	\$326.19	\$432.75	\$539.31	\$645.88
67*	\$52.62	\$121.79	\$237.08	\$352.38	\$467.67	\$582.96	\$698.25
68*	\$56.58	\$131.71	\$256.92	\$382.13	\$507.33	\$632.54	\$757.75
69*	\$61.09	\$142.98	\$279.46	\$415.94	\$552.42	\$688.90	\$825.38
70*	\$66.18	\$155.69	\$304.88	\$454.06	\$603.25	\$752.44	\$901.63

*Quality of Life not available ages 66-70. Quality of Life benefits not available for children.

Available only on children of employee or spouse, 14 days to 19 years or 26 if full time student.
\$1.00 monthly for \$5,000 coverage and \$2.00 monthly for \$10,000 coverage.

FPPgDBQOLMonthlyRates