5STAR LIFE / FAMILY PROTECTION PLAN

Life coverage for the people you protect.

Family Protection Plan group term life insurance to age 121, with options for employee, spouse and child coverage.

Insured by **5Star Life Insurance Company, a Lincoln, Nebraska company**

Cover your family

Spouse coverage is available even when you do not elect employee coverage. Financially dependent children can be covered under employee or spouse coverage.

Included Quality of Life Rider

The printed adult rate heading includes Quality of Life for eligible ages. It advances a portion of the death benefit monthly, up to 75% total, for permanent inability to perform at least two of six daily activities without substantial assistance, or permanent severe cognitive impairment requiring substantial supervision.

Child term coverage

Printed child premiums are $0.46 biweekly for $5,000 or $0.92 biweekly for $10,000. The brochure covers eligible children from 14 days through age 19, or age 26 if a full-time student.

Child term coverage: printed biweekly premiums

Coverage	Biweekly price
$5,000	$0.46
$10,000	$0.92

Quality of Life age exclusions

Quality of Life is unavailable at ages 66–70 and on children. It advances the death benefit rather than creating an additional death-benefit amount. The package distinguishes Qualified Issue and Simplified Issue; it is not presented here as guaranteed issue.

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Coverage that can stay with you.

The brochure includes portability, terminal-illness acceleration and an expedited-payment provision.

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Portable protection

After the first premium is paid, the brochure says coverage continues without loss of benefits or increase in cost when employment ends. Billing changes to direct billing under its terms.

Terminal-illness acceleration

The brochure pays 30% of coverage in a lump sum for a terminal condition with life expectancy of less than 12 months. The percentage is 25% in Connecticut and Michigan; the life-expectancy period is 24 months in Illinois.

Expedited beneficiary payment

Within one business day of notification, the brochure provides for mailing 50% of coverage or $10,000, whichever is less, to the beneficiary. Death within the two-year contestability period or a death under investigation is excluded from that expedited provision.

> **Keep the original coverage terms**
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> This overview retains the brochure's stated benefits and exceptions. Eligibility, benefit definitions and certificate conditions still apply. The original listed brochure and rate sheet are available in the document reference.