











Prepare for the future. Protect your loved ones.

The Family Protection Plan (FPP): Term life insurance with Terminal Illness coverage to age 100*

Nearly 85% of Americans say most people need life insurance; unfortunately only 62% have coverage and a staggering 33% say they don't have enough life insurance, including one-fourth who already have life insurance coverage.** Nobody wants to be a statistic - especially during a period of grief. That's why 5Star Life Insurance Company developed its FPP policy - to ensure you and your loved ones are covered during a period of loss.

-  **Affordability** - With several options to choose from, select the coverage that best meets the needs of your family.
-  **Terminal Illness** - This plan pays the insured 30% (25% in Connecticut and Michigan) of the policy 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.
-  **Permanent Coverage** - You and your family continue coverage with no loss of benefits as long as premiums are paid. Coverage can never be cancelled by the insurance company unless you stop paying premiums.
-  **Family Protection** - Individual policies can be purchased on you, your spouse, children and grandchildren.
-  **Children & Grandchildren Plan** - Policies can be purchased for children and grandchildren ages newborn through 23 for a \$10,000 policy or for a \$20,000 policy.
-  **Easy Application Process** - This insurance does not require a medical exam or blood profile. Eligibility for coverage is based on a few simple health questions on the application.
-  **Convenience** - Premiums are taken care of simply and easily through electronic bank draft deductions.
-  **Protection You Can Count On** - Within 24 hours after receiving notice of an insured's death, an emergency death benefit of the lesser of 50% of the coverage amount, or \$10,000, will be mailed to the insured's beneficiary, unless the death is within the two-year contestability period and/or under investigation. This product also contains **no war or terrorism exclusions**.

Protecting your financial well being is less expensive than you think

It's like trading in a daily latte for peace of mind.



\$4.30 per day to start your morning with a gourmet coffee¹

or



\$1.75 per day to enrich your benefits²

 **HealthDepot**


American Online Benefits Group
Affordable Benefit Solutions

Available For Health Depot Association Members.
Marketed Exclusively by American Online Benefits Group.

* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company). Home office: 909 N. Washington Street, Alexandria, VA 22314. Administrative office: 777 Research Drive, Lincoln, NE 68521 • 866-863-9158 • www.5starlifeinsurance.com. Product not available in all states

** LIMRA International and LIFE Foundation's 2013 Insurance Barometer Study

¹ Provided at the Wall Street Journal website at: www.WSJ.com

² The premium amount assumes coverage was issued to a 40 year old individual who applied for a coverage amount of \$75,000. Our rates are unisex