



VOLUNTARY INSURANCE PARTNERS

YOUR VOLUNTARY BENEFITS SPECIALISTS

Family Protection Plan
Group Term Life Insurance to age 121

California



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.



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ExpressEnroll Technologies

EXCLUSIVE to Voluntary Insurance Partners, LLC

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.

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

Employee:
\$100,000

* 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-GFPPOL

FPPg QoL-FlyerR1218



FPPg Rate Sheet**Monthly Rates - California
Defined Benefit**

Issue Age	\$25,000	\$50,000	\$100,000
18-25	\$14.67	\$22.83	\$39.17
26	\$14.71	\$22.92	\$39.33
27	\$14.85	\$23.21	\$39.92
28	\$15.10	\$23.71	\$40.92
29	\$15.44	\$24.38	\$42.25
30	\$15.92	\$25.33	\$44.17
31	\$16.42	\$26.33	\$46.17
32	\$16.98	\$27.46	\$48.42
33	\$17.58	\$28.67	\$50.83
34	\$18.29	\$30.08	\$53.67
35	\$19.06	\$31.63	\$56.75
36	\$19.92	\$33.33	\$60.17
37	\$20.83	\$35.17	\$63.83
38	\$21.81	\$37.13	\$67.75
39	\$22.88	\$39.25	\$72.00
40	\$24.06	\$41.63	\$76.75
41	\$25.40	\$44.29	\$82.08
42	\$26.85	\$47.21	\$87.92
43	\$28.35	\$50.21	\$93.92
44	\$29.94	\$53.38	\$100.25
45	\$31.58	\$56.67	\$106.83
46	\$33.29	\$60.08	\$113.67
47	\$35.06	\$63.63	\$120.75
48	\$36.88	\$67.25	\$128.00
49	\$38.83	\$71.17	\$135.83
50	\$40.98	\$75.46	\$144.42
51	\$43.40	\$80.29	\$154.08
52	\$46.21	\$85.92	\$165.33
53	\$49.35	\$92.21	\$177.92
54	\$52.88	\$99.25	\$192.00
55	\$56.65	\$106.79	\$207.08
56	\$60.65	\$114.79	\$223.08
57	\$64.77	\$123.04	\$239.58
58	\$69.02	\$131.54	\$256.58
59	\$73.40	\$140.29	\$274.08
60	\$77.96	\$149.42	\$292.33
61	\$82.73	\$158.96	\$311.42
62	\$87.75	\$169.00	\$331.50
63	\$93.10	\$179.71	\$352.92
64	\$98.94	\$191.38	\$376.25
65	\$105.52	\$204.54	\$402.58
66	\$113.06	\$219.63	\$432.75
67	\$121.79	\$237.08	\$467.67
68	\$131.71	\$256.92	\$507.33
69	\$142.98	\$279.46	\$552.42
70	\$155.69	\$304.88	\$603.25