



## 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.



### 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.

### 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.

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](http://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

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