



5Star Family Protection Plan

Individual Term Life Insurance

to Age 100 Application

Agent use only—Agent#							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Select only one product per app:							
FPP-CI <input type="checkbox"/>				FPP-TI <input type="checkbox"/>			

Insurance Representative Assisted: ☐ Self Completed: ☐

Section 1 - Employer Information

Employer/Group Name: _____ Group Number: _____

Section 2 - Employee

Employee/Owner: _____ SSN: ____ - ____ - ____ Gender: ☐ M ☐ F

Birth Date: ____/____/____ Are you actively at work?* ☐ Y ☐ N Date of Hire: ____/____/____ ☐ Weekly

Mailing Address: _____ ☐ Bi-Weekly

City: _____ State: _____ Zip Code: _____ ☐ Semi Monthly

Email Address: _____ @ _____ ☐ Monthly

Coverage Amount

\$ _____

Premium

\$ _____

Riders to be added

- ☐ Disability Waiver of Premium (WP)
☐ Auto Increase Rider (AIR)
☐ Chronic Illness Rider (CHR) (FPP-TI only)
☐ Other: _____

* "Actively at Work" means that you are an eligible employee/member of the employer/affiliation through which you are applying for this individual insurance; you are able to work and to perform the normal activities of a person of like age and gender; and you are not confined in a hospital, at home or elsewhere due to injury or sickness on the date you signed this application.

Beneficiary

Primary: _____ Relationship: _____ Age: ____ Birth Date: ____/____/____ SSN: ____ - ____ - ____

Contingent: _____ Relationship: _____ Age: ____ Birth Date: ____/____/____ SSN: ____ - ____ - ____

Section 3 - Spouse

The employee will be the owner unless otherwise stated.

Spouse's Name: _____ SSN: ____ - ____ - ____

Gender: ☐ M ☐ F Birth Date: ____/____/____

During the prior 6 months, other than for routine medical care, has your spouse been diagnosed or treated by a member of the medical profession in a hospital or any other medical facility? ☐ Y ☐ N

Has your spouse been disabled** in the prior 6 months or received disability payments? ☐ Y ☐ N

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Email Address: _____ @ _____

Coverage Amount

\$ _____

Premium

\$ _____

Riders to be added

- ☐ Disability Waiver of Premium (WP)
☐ Auto Increase Rider (AIR)
☐ Chronic Illness Rider (CHR) (FPP-TI only)
☐ Other: _____

** "Disabled" means that a person is unable to work, to attend school, or to perform the normal activities of a person of like age and gender or that a person is confined in a hospital, at home or elsewhere due to injury or sickness.

Beneficiary

Primary: _____ Relationship: _____ Age: ____ Birth Date: ____/____/____ SSN: ____ - ____ - ____

Contingent: _____ Relationship: _____ Age: ____ Birth Date: ____/____/____ SSN: ____ - ____ - ____

Section 4 - Children's Information (ages 14 days - 23 years)

The employee will be the owner and the beneficiary unless otherwise stated.

Child 1

Name (First, MI, Last): _____

SSN: ____ - ____ - ____ Gender: ☐ M ☐ F Birth Date: ____/____/____

Coverage Amount

\$ _____

Premium

\$ _____

Child 2 (Additional Children can be shown on a separate sheet of 8.5" x 11" paper.)

Name (First, MI, Last): _____

SSN: ____ - ____ - ____ Gender: ☐ M ☐ F Birth Date: ____/____/____

\$ _____

\$ _____

Underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana Company)
Not available in all states • Admin Office: 777 Research Dr., Lincoln, NE 68521 • 1-866-863-9753

Total Employee Premium

Total Spouse Premium

Total Children Premium

\$ _____

\$ _____

\$ _____

Total Premium

\$ _____

Section 5 - Other Insurance

Do you, your spouse, or children have any existing life insurance or annuity contracts? ☐ Y ☐ N

Will the coverage applied for replace any existing life insurance or annuities? ☐ Y ☐ N

If you answered "yes" to either question please complete the Notice of Replacement on the third page of this application.

Section 6 - Statement of Health

Please answer the following Statement of Health for all coverage:

- I. Has any Applicant been diagnosed or treated by a member of the medical profession, or tested positive for: Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or AIDS-Related Complex (ARC)?

Employee

☐ Yes ☐ No

Spouse

☐ Yes ☐ No

Child 1

☐ Yes ☐ No

Child 2

☐ Yes ☐ No

Complete ONLY if applying for Simplified Issue amounts:

- II. Has any Applicant ever applied for and been rejected for life insurance?.....

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

- III. Has any Applicant been hospitalized in the past 90 days?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

- IV. In the past 5 years, has any Applicant been hospitalized for, been diagnosed or treated by a member of the medical profession or taken prescription medication for:

A. Angina, heart attack, stroke, heart bypass surgery, angioplasty, coronary artery stenting, or coronary artery disease?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

B. Any form of cancer to include leukemia or Hodgkin's Disease (excluding non-invasive, non-melanoma skin cancer)?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

C. Chronic obstructive pulmonary disease (COPD), emphysema, or any other chronic respiratory disorder, excluding asthma?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

D. Alcoholism or drug or alcohol abuse, cirrhosis, hepatitis, or any other disease of the liver?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Section 7 - Conditions Relating to this Application

Representations

I represent to the best of my knowledge and belief that all statements and answers in this application are complete, true and correctly recorded, and are made as a consideration for the applied for insurance. I understand that 5Star Life Insurance Company (5Star Life) will rely on my statements and answers as being true and complete in deciding whether to issue insurance on the proposed insured(s). 5Star Life may rescind the policy in accordance with the Contestability provision of the Policy due to any material misrepresentation of fact made in this application. Insurance is effective under the policy only when it is delivered to the owner, and then only if the full first premium is paid and all of the statements in this application remain correct and complete.

Authorization

I authorize 5Star Life to collect medical information or investigation reports about proposed insureds named in this application. I authorize those with such information or reports to release them to 5Star Life. I give 5Star Life permission to send such information or reports to MIB, Inc. ("MIB"), reinsurers, the Insurance Representative who solicited the application, and any third parties who administer the policies issued by 5Star Life. I authorize 5Star Life, or its reinsurers, to make a brief report of health information to MIB. This authorization shall remain in effect for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, but in no event more than 30 months from the date I sign below.

Acknowledgments

I acknowledge that I have received or will receive (in the case of solicitation by direct response methods) the Accelerated Benefit Disclosure form(s).

Note: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Sign Here

Employee (Policy Owner): _____ Date: ____/____/____

Signed at City: _____ State: _____

I certify I have authorized my employer to make payroll deduction of premiums for myself and my family members. Signed: _____

Insurance Representative Certification (when Insurance Representative assisted in completion of the application): I certify that I reviewed all questions on this application, and that the answers have been recorded accurately. I know of nothing affecting the insurability of the proposed insured(s) which is not fully recorded on this application.

To my knowledge, the Applicant has existing life insurance or annuity coverage. ☐ Yes ☐ No If yes, are they replacing existing coverage? ☐ Yes ☐ No

Insurance Representative Name: _____

Insurance Representative Signature: _____ Date: ____/____/____

I want this notice read aloud to me. ☐ Yes ☐ No

▪ **NOTICE OF REPLACEMENT OF LIFE INSURANCE OR ANNUITIES** ▪

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy or contract and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions.

- 1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? ☐ Yes ☐ No
- 2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ Yes ☐ No

If you answered “yes” to the above questions and you are replacing your coverage, please fill out the following section.

Please list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured, and the contract number if available) and whether each policy will be replaced or used as a source of financing:

INSURER NAME	CONTRACT or POLICY #	INSURED	REPLACED (R) or FINANCING (F)
_____	_____	_____	_____

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. (If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer). Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because _____

I certify that the responses herein are, to the best of my knowledge, accurate:

_____ Employee's Signature	_____ Employee's Printed Name	_____ Date
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_____ Producer's Signature	_____ Producer's Printed Name	_____ Date
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