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Employer funded and voluntary
TERM LIFE/AD&D
 insurance for employer groups with 2+ lives.

Underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, Minnesota, 55343

	Plan I	Plan II	Plan III
TERM LIFE/AD&D	\$15,000 each	\$25,000 each	\$50,000 each

	All Plans		
DEPENDENT LIFE OPTION (\$2.50/month)	Spouse \$5,000	Child (6 months - 19 years) \$2,500	Infant (14 days - 6 months) \$250

What the Benefits Include:

- Guaranteed issue term life insurance for all 3 plans, down to 2 lives
- Dependent term life coverage for all children, regardless of the number, for the same price
- Accidental Death & Dismemberment (AD&D) benefit package includes:
 - Seat belt/air bag benefit
 - Public transportation benefit
 - Education benefit
 - Repatriation benefit
 - Brain damage benefit
 - Coma benefit
 - Felonious assault benefit
- Accelerated death benefit
- Prompt claims processing – most claims are paid within 7 business days
- 2 year rate guarantee
- Life and AD&D are sold as a package

Age Reduction: Benefits will reduce to 50% of original amount upon attainment of age 70, and to 35% of original amount at attainment of age 75.

Please contact your Agent for more information. To learn more about Security Life: 800.233.0307 or SecurityLife.com/FiveStar

LIFE LIMITATIONS AND EXCLUSIONS

Life Insurance benefits will not be payable if death is caused by or results from suicide, whether sane or insane, within two years from the date coverage becomes effective.

AD&D LIMITATIONS AND EXCLUSIONS

A loss that is directly or indirectly a result of one or more of the following is not a Covered Loss even though it was caused by an accidental bodily injury:

1. bodily or mental infirmity or disease of any kind, or an infection (unless due to an accidental cut or wound);
2. medical or surgical treatment, except where it is both: (a) treatment of an injury that meets the tests of a Covered Loss; and (b) treatment performed within 90 days after the injury;
3. your (or your covered dependent's) participation in a war or an act of war, declared or undeclared;
4. your (or your covered dependent's) service in the armed forces of any country or international authority for a period longer than 15 days;
5. your (or your covered dependent's) unlawful participation in a riot, rebellion, or insurrection;
6. your (or your covered dependent's) attempting to commit, or committing, an assault or felony;
7. an intentionally self-inflicted injury or illness while sane or insane;
8. suicide or attempted suicide whether sane or insane;
9. riding in or descending from any kind of aircraft: as a passenger on an aircraft operated by or for the armed forces; or as a pilot or crew member. (A crew member is anyone who has duties at any time on the flight, involving either the flight or the aircraft); or as a participant in aviation training (student or instructor); or as a participant in a sporting event or hobby;
10. your (or your covered dependent's) intoxication, as defined under the laws of the jurisdiction in which your (or your covered dependent's) Covered Loss occurred, except in the case of a narcotic that was administered or consumed on the advice of a physician; or the voluntary taking of any kind of gas, except during the course of employment; the voluntary taking of any poison except in the case of accidental food poisoning; or participating in any hazardous activity such as: Scuba Diving, Bungee Jumping, Skydiving, Hang Gliding, Ballooning, Drag Racing, Competitive Racing, Aerial Hunting, Aerial Skiing, and Parachuting; or work or service in a country that is included or has been included in the past six months on the International Travel Warning list that is issued by the U.S. Department of State (www.travel.state.gov).

*This is only a summary of benefits and is subject to individual state regulations. For complete information, please see the Certificate of Insurance.

UNDERWRITING GUIDELINES

Employer Funded Base Term Life:

Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

Employer Restrictions

This plan is only available to employers that have been in business more than one year. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

Minimum Participation Requirements

100% if you pay the full cost of the benefits, with a minimum of 2 enrolled. 100% if your employees contribute toward the cost, when there are less than 5 employees, with a minimum of 2 enrolled. 75% if your employees contribute toward the cost, when there are 5 or more lives, with a minimum of 4 enrolled.

Late Entrant Provision:

A late entrant is an employee, and/or their dependents, who contribute toward the cost of this plan, and do not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

Voluntary Term Life:

Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

Employer Restrictions

This plan is only available to employers that have been in business more than one year. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

Minimum Participation Requirements

100% when there are less than 5 employees, with a minimum of 2 enrolled. 20% of eligible group when there are 5 or more eligible employees with a minimum of 4 enrolled

Late Entrant Provision:

A late entrant is an employee, and/or their dependents, who contribute toward the cost of this plan, and do not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

FiveStar Term Life/AD&D Rates
For Effective Dates September 1, 2011 through March 2012

State Area 1									
Age	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
less than 30	0.10	0.06	0.06	0.12	0.07	0.07	0.14	0.09	0.09
30-39	0.11	0.07	0.08	0.13	0.08	0.09	0.15	0.10	0.11
40-49	0.22	0.12	0.15	0.26	0.14	0.17	0.31	0.17	0.21
50-59	0.59	0.27	0.44	0.69	0.32	0.52	0.83	0.38	0.63
60-69	1.21	0.59	1.16	1.42	0.69	1.36	1.71	0.83	1.63
70+	4.03	3.11	4.02	4.74	3.66	4.73	5.69	4.40	5.67

State Area 2									
Age	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
less than 30	0.11	0.07	0.07	0.12	0.08	0.08	0.15	0.09	0.09
30-39	0.11	0.07	0.08	0.13	0.09	0.10	0.16	0.10	0.12
40-49	0.24	0.13	0.16	0.28	0.15	0.18	0.33	0.18	0.22
50-59	0.63	0.29	0.47	0.74	0.34	0.56	0.89	0.40	0.67
60-69	1.29	0.63	1.23	1.52	0.74	1.45	1.82	0.89	1.74
70+	4.30	3.32	4.28	5.06	3.91	5.04	6.07	4.69	6.05

State Area 3									
Age	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
less than 30	0.11	0.07	0.07	0.13	0.08	0.08	0.16	0.10	0.10
30-39	0.12	0.08	0.09	0.14	0.09	0.10	0.17	0.11	0.12
40-49	0.25	0.14	0.16	0.29	0.16	0.19	0.35	0.19	0.23
50-59	0.65	0.30	0.49	0.77	0.35	0.58	0.92	0.42	0.70
60-69	1.34	0.65	1.28	1.58	0.77	1.51	1.90	0.92	1.81
70+	4.48	3.46	4.46	5.27	4.07	5.25	6.32	4.88	6.30

State Area 4									
Age	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
less than 30	0.11	0.07	0.07	0.14	0.08	0.08	0.16	0.10	0.10
30-39	0.12	0.08	0.09	0.15	0.09	0.10	0.17	0.11	0.12
40-49	0.26	0.14	0.17	0.30	0.17	0.20	0.36	0.20	0.24
50-59	0.68	0.31	0.51	0.80	0.36	0.60	0.96	0.44	0.72
60-69	1.40	0.68	1.33	1.64	0.80	1.57	1.97	0.96	1.88
70+	4.66	3.60	4.64	5.48	4.23	5.46	6.58	5.08	6.55

State Area 5									
Age	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
less than 30	0.12	0.07	0.07	0.14	0.09	0.09	0.17	0.10	0.10
30-39	0.13	0.08	0.09	0.15	0.10	0.11	0.18	0.12	0.13
40-49	0.26	0.15	0.17	0.31	0.17	0.20	0.37	0.21	0.24
50-59	0.70	0.32	0.53	0.82	0.37	0.62	0.99	0.45	0.74
60-69	1.44	0.70	1.37	1.69	0.82	1.62	2.03	0.99	1.94
70+	4.79	3.70	4.77	5.64	4.35	5.62	6.77	5.23	6.74

RATES ARE PER \$1,000 OF VOLUME

1. Locate the Group's SIC code and State Area Factor to determine the rating category.
2. Within the State Area locate the age for each employee. This will provide the rate to include on the Rate Worksheet

FiveStar Term Life/AD&D SIC Tables

CATEGORY A		CATEGORY B	
SIC Range	Industry Classification	SIC Range	Industry Classification
2711 - 2799	Printing & Publishing	0741 - 0742	Veterinary Services
3811 - 3899	Instruments & Related Products	2011 - 2099	Food & Kindred Products
5611 - 5699	Retail Trade – Apparel & Accessory Stores	2211 - 2399	Textile Mill Products, Apparel & Other Textile Products
6011 - 6199	Banks & Credit Agencies	2811 - 2869	Chemicals & Allied Products
6211 - 6299	Security & Commodity Brokers & Dealers	3111 - 3199	Leather Products
6711 - 6799	Holding Companies & Other Investment Offices	3511 - 3699	Machinery & Electrical Equipment
7311 - 7319	Advertising Agencies	3911 - 3999	Misc. Manufacturing Industries
7321 - 7329	Adjustment & Collection Services	4611 - 4699	Petroleum & Other Pipelines
7331 - 7339	Direct Mail, Reproduction & Stenographic	4711 - 4729	Travel Agencies & Tour Operators
7341 - 7349	Cleaning & Maintenance Services	4811 - 4899	Communication
7351 - 7359	Equipment & Consumer Goods Rental & Leasing	5011 - 5199	Wholesale Trade
7361	Employment Agencies	5211 - 5299	Retail Trade – Building & Garden Supplies
7371 - 7379	Computer & Data Processing Services	5311 - 5399	Retail Trade – General Merchandise Stores
8011 - 8049	Doctor & Dentist Offices	5511 - 5599	Retail Trade – Auto Dealers & Service Stations
8051 - 8059	Nursing & Personal Care Facilities	5711 - 5799	Retail Trade – Furniture & Home Furnishings
8061 - 8069	Hospitals	5811 - 5899	Retail Trade – Eating & Drinking Places
8071 - 8079	Medical & Dental Labs	5911 - 5999, except 5921	Retail Trade – Misc.Stores except Liquor Stores
8081 - 8099	Home Health Care Services & Other Health Services	6311 - 6399	Insurance Carriers
8111 - 8199	Legal Services	6411 - 6499	Insurance Agents & Brokers
8211 - 8299	Educational Services	6511 - 6599	Real Estate Operators & Lessors
8711 - 8799	Engineering, Acct.,Research, Mgmt & Related Serv.	7011 - 7099	Hotels & Other Lodging Places
8411 - 8499	Museums & Gardens	7221, 7261, 7291	Personal Services – Photography, Funeral, Taxes
		7383 - 7389	Other Business Services
		7511 - 7599 except 7521	Auto & Truck Rental, Auto Repair
		7611 - 7699	Miscellaneous Repair Services
		7811 - 7829	Motion Picture & Video Tape Production
		7831 - 7899	Theatres, Drive-ins, Video Tape Rental

CATEGORY C		CATEGORY D - NOT ELIGIBLE	
SIC Range	Industry Classification	SIC Range	Industry Classification
1511 - 1599	General Building Contractors	721	Crop Planting, Cultivating, Protecting
1611 - 1799	Heavy Construction & Special Trade Contractors	811 - 971	Forestry, Fishing, Hunting & Trapping
2111 - 2199	Tobacco Products	1011 - 1499	Mining
2434 - 2499	Wood Products	2411 - 2431	Logging Camps, Sawmills & Millwork
2511 - 2599	Furniture & Fixtures	2871 - 2899	Fertilizers, Pesticides, & Explosives
2611 - 2649	Pulp, Paper Mills & Paper Products	2911 - 2999	Petroleum & Coal Products
3011 - 3099	Rubber & Plastic Products	3292	Asbestos Products
3211 - 3299 except 3292	Stone, Clay & Glass Products	3482 - 3489	Ammunition
3311 - 3399	Primary Metal Industries	3491 - 3492	Industrial Valves & Fluid Power Valves
3411 - 3479 except 3482-3492	Fabricated Metal Products	4011 - 4099	Railroad Transportation
3711 - 3799	Transportation Equipment	4111 - 4199	Local & Interurban Passenger Transit
4211 - 4299, except 4215	Trucking & Warehousing	4215	Courier Service except by Air
4911 - 4999	Electric, Gas, & Sanitary Services	4311	Postal Services
5411 - 5499	Retail Trade – Food Stores	4411 - 4599	Water & Air Transportation
7211- 7299 except 7221, 7261, 7291	Personal Services	4731 - 4799	Arrangement of Transportation
7911 - 7999	Amusement & Recreation Services	5921	Liquor Stores
8311 - 8399	Social Services	7363	Help Supply Services
9111-9199	Municipal Government	7521	Automobile Parking
		7381, 7382	Detective & Armored Car Services & Security Systems
		8611 - 8699	Membership Organizations
		8811 - 8899	Private Households
		8999	Services, NEC
		9211 - 9999	Public Administration and National Security

FiveStar Life/AD&D State Factors

State	Area	State	Area	State	Area	State	Area	State	Area	State	Area	State	Area
AK	3	DE	3	IN	4	MI	3	ND	2	OK	4	TN	5
AL	5	GA	5	KS	3	MN	2	NE	2	OR	3	VA	3
AR	5	IA	2	KY	5	MO	4	NM	3	PA	3	WI	2
AZ	2	ID	2	LA	5	MS	5	NV	3	SC	4	WV	5
DC	5	IL	3	MD	3	NC	4	OH	3	SD	2	WY	3