

# StarLife Gold



Protect tomorrow with up to \$75,000 of affordable term life insurance.

- ▶ Protection to age 95
- ▶ The premium remains level
- ▶ Living Benefit at no additional cost
- ▶ Optional Accidental Death Rider



## Protect Tomorrow...by Planning Today!®

**StarLife Gold** is affordable term life insurance, issued through age 75 and provides valuable protection to age 95. Premiums remain level and may never be increased due to age or health.\*

### Additional Features:

**Living Benefit** – A living benefit is an immediate pre-payment of half the StarLife Gold policy amount if diagnosed with a terminal illness and a life expectancy of 12 months or fewer. The living benefit may be used for any purpose: avoid depletion of savings and investment, help maintain quality of life, even buy a boat or take a dream vacation.†

**Optional Accidental Death Benefit** – For a small additional monthly charge, elect to double or triple the cash benefit in the event of a covered accidental death. (Following the first policy billing date after age 75, the accidental death benefit continues at half. The life coverage continues in its full amount.)

\* Premiums are guaranteed for the first policy year. Thereafter, premiums are subject to change only if everyone in the same classification has an equivalent change.

† Your insurance amount is reduced by the amount of the pre-paid living benefit. The rest of your insurance continues as before. Living Benefit is unavailable in Washington state.

## Here's how easy it is.

### Choose the benefit:

Get up to \$75,000 in coverage. Cash benefit remains level unless you choose to reduce it.

### It's easy to apply:

Answer just a few medical questions and normally, no medical exam is necessary.

### Pick your payment option:‡

- ▶ The first month is only \$1
- ▶ Credit Card or Bank Draft
- ▶ Monthly | Quarterly | Semi-Annual | Annual
- ▶ 5% discount for annual payment

‡The first premium payment will be deducted upon approval of the policy. If monthly payment method is elected, the first deduction will be for two months (\$1 and one full month's premium). Health or occupation at time of issue may affect rates. In Washington state, age minimums apply to policies below \$25,000. The first month for \$1 is not applicable in ID, OR, UT and NV.

Apply online at [www.TermLifetoAge95.com](http://www.TermLifetoAge95.com).

## STARLIFE GOLD MONTHLY PREMIUMS

	ISSUE AGE	\$5,000	\$10,000	\$20,000	\$25,000	\$40,000	\$50,000	\$75,000
<b>FEMALE NON-SMOKERS</b>	1-24	\$8.42	\$10.83	\$15.67	\$16.83	\$23.33	\$27.67	\$38.50
	25-29	\$8.92	\$11.83	\$17.67	\$19.02	\$26.83	\$32.04	\$45.06
	30-34	\$9.58	\$13.17	\$20.33	\$22.04	\$31.67	\$38.08	\$54.13
	35-39	\$10.38	\$14.75	\$23.50	\$26.00	\$38.00	\$46.00	\$66.00
	40-44	\$11.29	\$16.58	\$27.17	\$30.38	\$45.00	\$54.75	\$79.13
	45-49	\$12.33	\$18.67	\$31.33	\$35.38	\$53.00	\$64.75	\$94.13
	50-54	\$13.50	\$21.00	\$36.00	\$41.00	\$62.00	\$76.00	\$111.00
	55-59	\$14.67	\$23.33	\$40.67	\$47.04	\$71.67	\$88.08	\$129.13
	60-64	\$16.50	\$27.00	\$48.00	\$56.63	\$ 87.00	\$107.25	—
	65-69	\$18.92	\$31.83	\$57.67	\$68.08	\$105.33	\$130.17	—
70-75	\$22.67	\$39.33	\$72.67	\$86.63	\$135.00	\$167.25	—	
<b>FEMALE SMOKERS</b>	1-24	\$9.58	\$13.17	\$20.33	\$22.67	\$32.67	\$39.33	\$56.00
	25-29	\$10.33	\$14.67	\$23.33	\$26.21	\$38.33	\$46.42	\$66.63
	30-34	\$11.42	\$16.83	\$27.67	\$31.63	\$47.00	\$57.25	\$82.88
	35-39	\$12.88	\$19.75	\$33.50	\$38.50	\$58.00	\$71.00	\$103.50
	40-44	\$14.54	\$23.08	\$40.17	\$46.21	\$70.33	\$86.42	\$126.63
	45-49	\$16.42	\$26.83	\$47.67	\$54.96	\$84.33	\$103.92	\$152.88
	50-54	\$18.50	\$31.00	\$56.00	\$65.38	\$101.00	\$124.75	\$184.13
	55-59	\$21.00	\$36.00	\$66.00	\$77.67	\$120.67	\$149.33	\$221.00
	60-64	\$24.75	\$43.50	\$81.00	\$95.58	\$149.33	\$185.17	—
	65-69	\$29.33	\$52.67	\$99.33	\$118.50	\$186.00	\$231.00	—
70-75	\$39.33	\$72.67	\$139.33	\$168.50	\$266.00	\$331.00	—	
<b>MALE NON-SMOKERS</b>	1-24	\$8.79	\$11.58	\$17.17	\$18.50	\$26.00	\$31.00	\$43.50
	25-29	\$9.42	\$12.83	\$19.67	\$21.42	\$30.67	\$36.83	\$52.25
	30-34	\$10.25	\$14.50	\$23.00	\$25.38	\$ 37.00	\$44.75	\$64.13
	35-39	\$11.25	\$16.50	\$27.00	\$30.38	\$45.00	\$54.75	\$79.13
	40-44	\$12.58	\$19.17	\$32.33	\$36.63	\$ 55.00	\$67.25	\$97.88
	45-49	\$14.33	\$22.67	\$39.33	\$44.75	\$68.00	\$83.50	\$122.25
	50-54	\$16.25	\$26.50	\$47.00	\$53.92	\$82.67	\$101.83	\$149.75
	55-59	\$18.29	\$30.58	\$55.17	\$63.92	\$98.67	\$121.83	\$179.75
	60-64	\$21.00	\$36.00	\$66.00	\$77.88	\$121.00	\$149.75	—
	65-69	\$25.38	\$44.75	\$83.50	\$98.50	\$154.00	\$191.00	—
70-75	\$32.46	\$58.92	\$111.83	\$132.25	\$208.00	\$258.50	—	
<b>MALE SMOKERS</b>	1-24	\$10.25	\$14.50	\$23.00	\$25.79	\$37.67	\$45.58	\$65.38
	25-29	\$11.00	\$16.00	\$26.00	\$29.33	\$43.33	\$52.67	\$76.00
	30-34	\$12.33	\$18.67	\$31.33	\$36.00	\$54.00	\$66.00	\$96.00
	35-39	\$13.92	\$21.83	\$37.67	\$43.71	\$66.33	\$81.42	\$119.13
	40-44	\$16.21	\$26.42	\$46.83	\$54.54	\$83.67	\$103.08	\$151.63
	45-49	\$18.92	\$31.83	\$57.67	\$67.46	\$104.33	\$128.92	\$190.38
	50-54	\$22.25	\$38.50	\$71.00	\$84.13	\$131.00	\$162.25	\$240.38
	55-59	\$26.42	\$46.83	\$87.67	\$103.92	\$162.67	\$201.83	\$299.75
	60-64	\$32.67	\$59.33	\$112.67	\$135.17	\$212.67	\$264.33	—
	65-69	\$41.00	\$76.00	\$146.00	\$176.83	\$279.33	\$347.67	—
70-75	\$58.08	\$110.17	\$214.33	\$262.25	\$416.00	\$518.50	—	
<b>Accidental Death Option*</b>								
Double Benefit		\$10,000 for \$2.00	\$10,000 for \$2.00	\$20,000 for \$4.00	\$25,000 for \$5.00	\$40,000 for \$8.00	\$50,000 for \$10.00	\$75,000 for \$15.00
Triple Benefit		\$20,000 for \$4.00	\$20,000 for \$4.00	\$40,000 for \$8.00	\$50,000 for \$10.00	\$80,000 for \$16.00	\$100,000 for \$20.00	\$150,000 for \$30.00

\* Double or Triple Benefits for covered Accidental Death are available through age 74. Following the first policy billing date after age 75, the accidental death benefit continues at half. The life coverage continues in its full amount.



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Policy Form Series ICC13-24-001 and 24-001. Underwritten by Starmount Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company).

Please Note: This form is not a contract of insurance. This is a brief description and should be used only as a guide. It does not contain complete policy details. Exclusions may apply. Please see your policy for limitations and exclusions. If questions arise concerning coverage, the policy will govern. Not available in all states. See your policy for state specific guarantees. Call (888) 729-5433, Ext. 2014 for state availability.