

Quality of Life Rider

The Family Protection Plan: Term life insurance with Terminal Illness coverage to age 100

With the Family Protection Plan (FPP), you can provide financial stability for your loved ones should something happen to you. You have peace of mind that you are covered up to age 100.* No matter what the future brings, you and your family will be protected.

If faced with a chronic medical condition that required continuous care, would you be able to protect yourself? Traditionally, expenses associated with treatment and care necessitated by a chronic injury or illness have accounted for 86%¹ of all health care spending and can place strain on your assets when you need them most. To provide protection during this time of need, 5Star Life Insurance Company (5Star Life) is pleased to offer the Quality of Life Rider, which is included with your FPP life insurance coverage.

This rider accelerates a portion of the death benefit on a monthly basis - 3% or 4% - each month as scheduled by your employer at the group level, and payable directly to you on a tax favored basis. You can receive up to 75% of the current face amount of the life benefit, following a diagnosis of either a chronic illness or cognitive impairment that requires substantial assistance.

Benefits are paid for the following:

- Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance, or
- A permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility requiring substantial supervision.

Example	Weekly premium	Death benefit	Accelerated benefit	
Your age at issue: 35	\$10.00	\$89,655	3% \$2,689.65 a month	4% \$3,586.20 a month

In case of chronic illness, you would receive either **\$2,689** or **\$3,586** each month up to **\$67,241.25**. The remainder death benefit of **\$22,413.75** would be made payable to your beneficiary.



86% of all health care costs are spent on chronic injury or illness.¹



62% of bankruptcies in the US are a result of medical costs.²

* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company). Product may not be available in all states or territories. Request FPP insurance from Dell Perot, Post Office Box 83043, Lincoln, Nebraska 68501, (866) 863-9753.

¹ www.cdc.gov/chronicdisease/overview/ Gerteis J, Izrael D, Deitz D, LeRoy L, Ricciardi R, Miller T, Basu J. Multiple Chronic Conditions Chartbook. AHRQ Publications No, Q14-0038. Rockville, MD: Agency for Healthcare Research and Quality; 2014. Accessed November 18, 2014.

² www.businessweek.com/bwdaily/dnflash/content/jun2009/db2009064_666715.htm