

Automatic Increase 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.

To make FPP more valuable, you have an additional benefit that makes your coverage more robust and responsive to your growing coverage needs - we call it the Automatic Increase Rider.

For an additional \$1 of premium per week, see example below, you can purchase additional coverage the first five (5) consecutive years on the policy anniversary date.¹

The Automatic Increase Rider allows you to lock-in this benefit. You can't be turned down, and getting this additional coverage is guaranteed.² Getting extra coverage every year allows your death benefit to keep up with cost of living expenses while enabling you to have coverage that meets your benefit and budget requirements.

Example	Policy effective date	Original coverage	Original weekly premium
Paul (35 years old)	11/01/2015	\$89,655	\$10.00 week
Age	Policy anniversary date	Additional coverage	Additional weekly premium
36	11/01/2016	\$9,336	\$1.00
37	11/01/2017	\$8,739	\$1.00
38	11/01/2018	\$8,176	\$1.00
39	11/01/2019	\$7,636	\$1.00
40	11/01/2020	\$7,123	\$1.00
Total: \$41,010			\$5.00 week

After 5 years, Paul will have a total of **\$130,665** life insurance coverage for a total of **\$15.00** a week.



51% of consumers would have to make drastic or significant financial changes in the case of a family member's death.**

* 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.
 ** www.limra.com/Posts/PR/News_Releases/Less_than_Half_of_Middle-Market_Consumers_Own_Individual_Life_Insurance_Creating_a_Gap_in_Protection.aspx. Sept. 2014

¹ As long as premiums are paid. Up to plan maximums.

² Coverage must be in force and all premiums paid up to the date when total disability begins. Other exclusions may apply. Please refer to the Rider for details.

