

Waiver of Premium 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.

Did you know the average disability lasts 82 months?† This can cause severe financial hardship for many families when faced with reduced or no income. To make FPP more valuable, your employer has included an additional benefit that ensures your coverage continues in case of disability - it's the Waiver of Premium Rider.¹

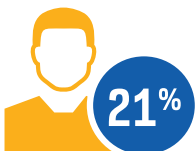
If you are totally disabled due to sickness or accidental bodily injury, after a consecutive six (6) month waiting period, your premium payments are waived for as long as you're disabled. Total disability means:

- During the first 24 months, you are unable to perform the substantial and material duties of your job. After 24 months, you are unable to perform the substantial and material duties of your job and can not be retrained to perform any other job.
- Total and permanent loss of sight of both eyes, hearing of both ears, speech, or the use of both hands, both feet or one hand and one foot.

With the Waiver of Premium Rider, coverage continues through your disability for as long as it lasts.

Example	Weekly premium	Total disability lasts 82 months	Premium waived after 6 months (24 weeks) waiting period
At age 40, you have \$50,000 worth of coverage	\$8.00	328 weeks	\$8.00 x 304 weeks = \$2,432

In this example, with the Waiver of Premium Rider, 5Star Life Insurance Company would waive your premiums for **304 weeks** and you could **save \$2,432**.



Chances of a typical male or female becoming disabled for 3 months or longer during their working career.**

* 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.disabilitycanhappen.org/chances_disability/disability_stats.asp. July 2013. Council for Disability Awareness, Personal Disability Quotient (PDQ) calculator

¹ 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.

