



WAIVER OF PREMIUM RIDER

5Star Life Insurance Company

Family Protection Plan Individual Term Life Insurance Coverage to Age 121

To make the Family Protection Plan more valuable, you have 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 month waiting period, your premium payments are waived for as long as you're disabled.

Total disability means:

- During the first 24 months of disability, 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 with no premiums due for as long as it lasts, with no out-of-pocket cost to you after the first six months of disability.



Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521.
Product available in all states and some U.S. Territories except: CA, DE, ND, NY, SD, VI

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.

² In this example, with the Waiver of Premium Rider, 5Star Life Insurance Company would waive your premiums for 236 weeks and you could save \$1,888.

Policy # ICC19-FPPI

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