



QUALITY OF LIFE RIDER

5Star Life Insurance Company

Family Protection Plan Individual Term Life Insurance Coverage to Age 121

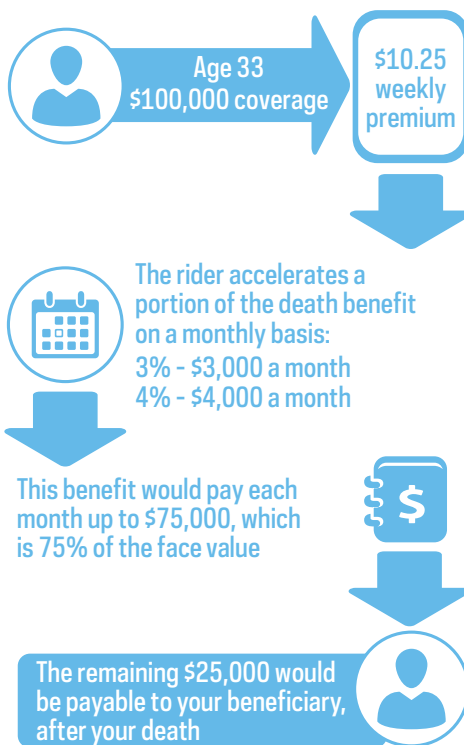
To make the Family Protection Plan more valuable, you have an additional benefit that can help provide financial stability should you face a chronic medical condition - it's the Quality of Life Rider.¹

The Quality of Life 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
- Permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility, requiring substantial supervision.

The Quality of Life Rider helps cover out-of-pocket expenses while your condition lasts or you reach 75% of your face amount, whichever comes first. The remaining amount would be payable to your beneficiary.



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 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.

Policy # ICC19-FPPI

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