



Accelerated Benefit for a Terminal Condition Disclosure Facts

5 Star Life's Accelerated Benefit provides a one-time advance of up to thirty percent (30%) (25% in Michigan) of the policy Coverage Amount upon the determination that the Insured has a Terminal Condition.

TERMINAL CONDITION: A condition that will result in a drastically limited life span of the Insured of 12 months or less (24 months or less in Kansas and Massachusetts).

- The diagnosis of the Terminal Condition must be made while the policy is in force.
- The amount paid will reduce the Coverage Amount of the policy by the percentage of the Accelerated Benefit payout. The premium amount due will remain the same.
- The Accelerated Benefit is payable only once in a lump sum.
- The Accelerated Benefit provision terminates upon the termination or maturity of the policy.
- The benefit paid may be taxable. If so, you or your beneficiary may incur a tax obligation. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.

This form was given to the applicant on _____ .
Date

Agent Name _____