



Accelerated Benefit for a Terminal Condition Disclosure Facts

An Accelerated Benefit is provided in the Policy. The Accelerated Benefit provides a one-time payment of up to thirty percent (30%) of the policy Coverage Amount upon receipt of proof of the determination that the Insured has a Terminal Condition.

TERMINAL CONDITION: A condition that will result in a drastically limited life span of less than 12 months.

- 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 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.
- Receipt of accelerated benefit payments may adversely affect the recipient's eligibility of Medicaid or other government benefits or entitlements.

Underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana Company)