

**DISCLOSURE UPON THE PURCHASE OF THE  
ACCELERATED DEATH BENEFIT FOR LONG TERM CARE RIDER WITH EXTENSION OF BENEFITS RIDER**

This Disclosure is designed to provide You with a summary of the Rider for which You are applying. The Accelerated Death Benefit For Long Term Care Rider form and the Certificate set forth in detail the terms, conditions, limitations and exclusions of the Coverage and Accelerated Death Benefit for Long Term Care Rider provided by the Certificate. Therefore, if You purchase this coverage, it is important that You **READ YOUR CERTIFICATE OF COVERAGE AND ALL RIDERS CAREFULLY.**

If You have any questions or concerns about any benefits or provision of Your Accelerated Death Benefit for Long Term Care Rider, please contact Your agent or our Administrative Office at [1-855-241-9891]

**TAX QUALIFICATION NOTICE:** The Accelerated Benefits offered under this Rider are intended to provide a qualified Accelerated Death Benefit that is excluded from gross income for federal income tax purposes under the applicable provisions of the Internal Revenue Code in existence at the time this Rider is issued. To that end, the provisions of this Rider and the Certificate are to be interpreted to ensure or maintain such tax qualification, notwithstanding any other provision to the contrary. We reserve the right to amend this Rider or the Certificate to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this Rider or the Certificate to any applicable changes in such tax qualification requirements. We will send The Policyholder and the Certificateholder a copy of any such amendment. Whether any tax liability may be incurred when benefits are paid under this Rider could depend on how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. Tax laws relating to Accelerated Benefits are complex. Certificateholders are advised to consult with a qualified tax advisor about circumstances under which they could receive Accelerated Benefits excludable from income under federal law.

Receipt of an Accelerated Benefit may affect the Certificateholder and the Certificateholder's spouse or family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. Certificateholders are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect his or her spouse and his or her family's eligibility for public assistance.

1. **Description of Benefit:** After our receipt of written proof acceptable to us that the Insured has met the Conditions on Eligibility for Payment of Long Term Care Benefits, the Certificateholder may choose to receive a portion of the Death Benefit while the Insured is still alive and while the Certificate and Rider are in force, until the entire Current Death Benefit provided by the Certificate has been paid out.
2. **Conditions On Eligibility For Payment Of Long Term Care Benefits:** The Certificateholder may exercise the Accelerated Death Benefit Option and receive the applicable Rider, upon all the following conditions being met:
  1. The Insured:
    - a. is alive; and
    - b. is Confined in a Nursing, Assisted Living Facility or Alzheimer's Facility and Confinement begins while this Rider is in force; or
    - c. receives Home Health Care services provided by a Home Health Care Agency, or receives Adult Day Care provided in an Adult Day Care Center, or a combination thereof, on a minimum of [8] separate days during each Rider Month and while this Rider is in force.
  2. Confinement and Home Health Care or Adult Day Care services are included in the Insured's Plan of Care; and
  3. the Insured is a Chronically Ill Individual; and
  4. the Insured satisfies the Elimination Period; and
  5. the Coverage provided to the Insured by the Certificate to which this Rider is attached is in force; and
  6. All applicable premium for the Insured's Coverage has been paid when due.
3. **Definitions:** These are some of the important definitions that will help the Certificateholder understand the Conditions on Eligibility for Payment of Long Term Care Benefits. Please review the Rider for further information.

**Activities of Daily Living** means everyday activities. For the purposes of this Rider, each of the following six (6) activities is considered an Activity of Daily Living:

**Bathing:** The Insured's ability to wash himself/herself by sponge bath; or in either a tub or shower, including the task of getting into and out of the tub or shower.

**Contenance:** The Insured's ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

**Dressing:** The Insured's ability to put on and take off all items of clothing and any necessary braces, fasteners or artificial limbs.

**Eating:** The Insured's ability to feed himself/herself by getting food into his/her body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

**Toileting:** The Insured's ability to get to and from the toilet, to get on and off the toilet, and to perform associated personal hygiene.

**Transferring:** The Insured's ability to move into or out of a bed, chair or wheelchair.

**Chronically Ill Individual** means an Insured who has been certified by a Licensed Health Care Practitioner as:

- (a) being Unable to Perform, without Substantial Human Assistance, at least two Activities of Daily Living (Bathing, Contenance, Dressing, Eating, Toileting, and Transferring) for a period of at least 90 days; **or**
- (b) the Insured has a Severe Cognitive Impairment that requires Substantial Supervision to protect the Insured from threats to his or her health and safety.

**Elimination Period.** The number of days at the beginning of a period of care for which benefits are not payable under the Rider. The number of days in the elimination period for the Rider is [90]. In order for a day to count as a day in the elimination period, the following requirements must be met:

- (a) the Insured is Chronically Ill; and charges have been incurred for the care and services of the Insured.

**Severe Cognitive Impairment** means a deficiency in: the Insured's short-term or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness. Severe Cognitive Impairment is established by clinical evidence and standardized tests that reliably measure the Insured's loss. **Example:** Severe Cognitive Impairment resulting from Alzheimer's disease and similar forms of senility, senile dementia and irreversible dementia is covered under this Rider.

#### 4. **Benefits:**

**Monthly Accelerated Death Benefit For Confinement, Home Health Care, or Adult Day Care:** The benefit amount for Confinement, Home Health Care, or Adult Day Care, will be 4% of the Face Amount of the Certificate as of the first of the month following the date the Insured became eligible for this benefit less any lien effective at that time. We will pay this benefit after We receive the required proof that the Insured has met the Conditions on Eligibility for Long Term Care Benefits. The benefit will be payable for each Certificate month while the Insured continues to meet the eligibility requirements. Benefit payments will be subject to the Remaining Accelerated Death Benefit Amount.

**Remaining Accelerated Death Benefit Amount:** The Monthly Accelerated Benefit may not be larger than the Remaining Accelerated Death Benefit Amount. The Remaining Accelerated Death Benefit Amount equals:

1. the current death benefit on the life of the Insured provided by the Certificate; less
2. any Lien resulting from a Terminal Illness benefit paid to You under a Terminal Illness Rider; less
3. the total of all previous Monthly Accelerated Death Benefit Amounts paid to You for Long Term Care Benefits under this Rider.

**Limitations:** Rider benefits will not be paid for Confinement and Home Health Care /Adult Day Care simultaneously even if the Insured otherwise qualifies for both benefits. If the Insured qualifies for both benefits, will pay only one benefit, whichever is higher.

#### 5. **Benefits Under Extension of Benefits Rider.** If the rider is in force, after we have paid out the entire certificate death benefit amount, as of the beginning of the period of claim, we will increase the death benefit amount of the certificate by the death benefit amount increase subject to our determination that all the following terms and conditions have been satisfied:

- a. the rider remains in force;
- b. the insured is alive and continues to meet all conditions of the Accelerated Death Benefit for Long Term Care Rider under the Conditions on Eligibility for Payment of Long Term Care Benefits provision;
- c. the death benefit amount of the Certificate as of the monthly date immediately following the date the Insured first became eligible for payment of Long Term Care Benefits minus any death benefit advance has been paid;
- d. the Certificate will not be eligible for any additional death benefit amount increase until the previous death benefit amount increase has been paid;
- e. the cumulative Monthly Increase in Death Benefit Amounts under this Rider will not exceed the Multiple of the Current Death Benefit of the Certificate determined as of the monthly Certificate date that the final monthly payment under the terms of the Accelerated Death Benefit for Long Term Care Rider was made. The Multiple is shown on the Certificate Schedule or Endorsement.

The effective date of each death benefit amount increase will be the monthly date preceding the monthly date that the entire death benefit amount of the certificate was paid.

The death benefit amount increase equals the death benefit amount of the Certificate on the monthly date immediately following the date the insured first becomes eligible for Long Term Care Benefits, minus any lien, times the confinement percentage shown on the Certificate Schedule or Endorsement.

If the Insured ceases to meet the Conditions on Eligibility for Payment of Benefits under the Accelerated Death Benefit for Long Term Care Rider while death benefit amount increases are being made under the Extension of Benefits Rider, the Certificate and all its Riders will terminate.

If 100% of the amount payable under the Extension of Benefits Rider has been paid, the Certificate and all its Riders will terminate.

[The Extension of Benefits Rider will cease when the Certificate becomes Paid Up.]

6. **Premiums:** Premiums for this benefit vary by the Insured's Issue Age and Premium Class. Current premiums may be changed. Current Premiums are shown on the Certificate Schedule page. We will notify the Certificateholder at least 45 days before changing the Premium.
7. **Waiver Premiums:** While Acceleration Benefits are paid, premiums for the Coverage provided by the Certificate will be waived.
8. **Impact on Certificate Values:** The death benefit that is payable at the death of the Insured will be reduced by the total of all Long Term Care Benefit payments. The Death Benefit will further be reduced by any Lien resulting from a Terminal Illness benefit paid. If the Insured dies while the Certificate is in force, the remaining Death Benefit proceeds will be paid to the Beneficiary. No further payments under this Rider will be made.

**Illustrative Example** of the effect of exercising the Accelerated Death Benefit option based on the Monthly Accelerated Death Benefit of \$1,000 that is shown on the Certificate Schedule:

	Before Accelerated Benefit	After One Month Accelerated Benefit
Accelerated Death Benefit	\$ 0	\$ 1,000
Death Benefit	\$ 25,000	\$ 24,000
Maximum Remaining Accelerated Death Benefit	\$ 25,000	\$ 24,000
Outstanding Terminal Illness Lien Balance	\$ 10,000	\$ 10,000
Planned Periodic Premium (Monthly)	52.22	50.50**

\*\*While Acceleration Benefits are paid, Premium for Coverage provided by the Certificate will be waived.

9. **Exclusions:** Riders will not be paid for loss that results from:
  - an intentionally self-inflicted injury, or attempted suicide; or
  - war or any act of war, declared or undeclared, or service in the armed forces of any country; or
  - treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician or while under the treatment for an injury or sickness; or
  - the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.
 or for the following types of care:
  - received outside the United States and its territories; or
  - provided by ineligible providers (ineligible providers are those providers not defined in the Rider); or
  - rendered by members of the Certificateholder or the Insured's immediate family.

**Acknowledgment:**

I acknowledge that I have read this Disclosure and understand that if I exercise the Accelerated Death Benefit, any Beneficiary I designate may receive either a reduced Death Benefit or no Death Benefit at all. If the entire Death Benefit is paid out as an Accelerated Death Benefit prior to the Insured's death, the Beneficiary I designate may receive no Death Benefit.

Date	Certificateholder's Signature