General Description:
The accelerated benefit in this life insurance product may provide benefits to pay for long-term care services, but it is NOT part of a long-term care or nursing home insurance policy and the amount this product pays you may not be enough to cover your medical, nursing home or other bills.

Unlike conventional life insurance proceeds, accelerated benefits payable under this product rider COULD BE TAXABLE IN SOME CIRCUMSTANCES. We recommend that you contact a tax advisor when making tax-related decisions about electing to receive and use benefits from an accelerated product.

Consequences of This Benefit:
Receipt of accelerated benefits MAY AFFECT MEDICAID AND SUPPLEMENTAL SECURITY INCOME (SSI) ELIGIBILITY. The mere fact that you own a policy with an accelerated benefit product may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

Qualification for This Benefit:
To qualify for an accelerated benefit you must:

1. be insured for a member life insurance benefit of at least the amount indicated in the benefit booklet (typically $10,000 - $20,000); and
2. meet the following medical condition which enable the accelerating of the life benefit:
   • terminal illness which means a condition that a physician certifies will reasonably be expected to result in death in 24 months or less.

Option(s):
The accelerated payment will be at least the amount indicated in the benefit booklet (typically $5,000 or $10,000) and will not be more than the amount indicated in the booklet (typically 50% - 75% up to a maximum amount specified in the benefit booklet). Only one accelerated benefit payment, of the amount requested, will be made during your lifetime as a lump sum payment.

Premium for Accelerated Benefits:
There is no additional separate premium for the accelerated benefit provision.

Administrative Expense Charge:
There is no additional expense charge for the administration of the accelerated benefits or for an explanation of the effect on benefits.

(Signature of applicant)  (Date signed)
Chairman, President and Chief Executive Officer  May 2018
(Signature of carrier representative)  (Date signed)