

ACCELERATED BENEFIT RIDER SUMMARY AND DISCLOSURE STATEMENT

(Relating to Form TLFE-ALBR)

Tax Consequences: The acceleration of life insurance benefits offered under the Accelerated Benefits Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986, section 101(g). Whether such benefits qualify depends on factors such as the Insured's life expectancy at the time benefits are accelerated or whether You use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration of life insurance benefits qualifies for favorable tax treatment, the benefits will be excludable from Your income and not subject to federal taxation. Tax laws relating to acceleration of life insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which You could receive acceleration of life insurance benefits excludable from income under federal law. Receipt of acceleration of life insurance benefits may affect Your family's, Your or Your spouse'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. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect Your family's, Your and/or Your spouse's eligibility for public assistance.

The Effect of Acceleration of a Benefit: The death benefit of Your Policy will be reduced by the amount of Elected Proceeds when You exercise Your rights under the Rider. The Policy's cash value and any related values, including indebtedness, will be reduced in the same proportion that the Elected Proceeds bears to the death benefit just prior to acceleration. You may elect to receive this benefit more than once, subject to minimum remaining benefit levels. A statement will be sent to You, the Owner, and to any irrevocable beneficiary upon receipt at our home office of a written request for acceleration of benefits. This Notice will show the effect the advance payment will have on Policy benefits, and other Policy values, when an advance payment is made under the rider. Upon payment of an Accelerated Benefit, a revised Schedule Page for the Policy will be furnished to You to show the revised death benefit then in force.

Benefits: This Rider allows the Owner of the life insurance Policy to which this Rider is attached to receive a portion of the death benefit in advance if the Insured is: (1) diagnosed as having a non-correctable medical condition that, within reasonable medical certainty, will result in death in 12 months or less; or (2) permanently and continuously confined to a nursing home that is licensed by and operated for nursing home care pursuant to the laws of the state in which it is located, and provides nursing care as its primary function. The Company will require a physician's statement certifying the Insured's life expectancy in the event of Terminal Illness; or, certification of permanent confinement. Accelerated proceeds will be paid out in a lump sum unless elected otherwise in writing by You. If You elect periodic payments, such payments must be at least \$250. The following amounts will be eligible for acceleration:

- 100% of the Policy's death benefit, if the death benefit is equal to or less than \$25,000;
- OR:*
- 75% of the death benefit, not to exceed \$200,000, if the death benefit exceeds \$25,000

Eligible proceeds do not include additional death benefits provided by rider or endorsement. The minimum amount per acceleration is the lesser of \$10,000 or the death benefit. If less than 100% of the death benefit is accelerated, the remaining death benefit must be at least \$10,000. The Company will pay the Accelerated Benefit based upon the following: the present value of the Elected Proceeds

with consideration toward the reduced life expectancy, assumed interest, any outstanding indebtedness to the Policy, and expected future premiums or monthly deductions. The interest rate used shall be no greater than the maximum of the current yield on 90 day Treasury bills, or the current maximum adjustable Policy loan interest rate based on Moody's Corporate Bond Yield Averages, or any successor thereto. The interest rate may never exceed 15%.

Cost: There is no premium associated with this rider. There will be an administrative fee in calculating the Accelerated Benefit, not to exceed \$150.

Below is a hypothetical example of the remaining benefit if less than 100% is accelerated:

	Before Payment	After Payment
Policy Face Amount	\$20,000	\$10,000
Policy Loan (if applicable)	\$ 1,000	\$ 500
Cash Value	\$ 1,500	\$ 750
Total Monthly Premium	\$ 100	\$ 50

The eligible benefit is \$20,000. An Accelerated Benefit of \$10,000 would reduce the Policy Face Amount, Policy Loan, Cash Value and Total Monthly Premium by 50%.

Termination: The Rider will terminate when:

1. You make a written request to terminate the Rider; or
2. 100% of the face amount of the Policy has been accelerated; or
3. The Policy terminates.

Acknowledgement: I (We), the undersigned, hereby acknowledge that I (we) have received the above Accelerated Benefit Rider Summary and Disclosure Statement which was furnished to me (us) prior to the signing of the application for insurance.

Proposed Insured's Signature	Date	Owner's Signature	Date
Agent's Signature	Date		



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