A Chronic Illness Accelerated Death Benefit is a portion of the policy’s death benefit we will pay when written proof is submitted that the insured has been certified in writing by a licensed health care practitioner as: (1) being unable to perform without substantial assistance from another individual at least two activities of daily living (bathing, continence, dressing, eating, toileting or transferring) for a period of at least 90 days due to a loss of functional capacity and the condition is expected to be permanent; or (2) requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

When am I Eligible for Benefit Payments?
You are eligible to receive a benefit if your policy and Rider are in force when all conditions for eligibility have been satisfied. Note that we must receive consent from all irrevocable beneficiaries and assignees (if any) before benefits are provided under the Rider.

What are the Payment Options?
Rider benefits can be provided on an annual lump sum or monthly basis. Subject to the Rider’s conditions, limitations and exclusions, benefits will continue to be paid as long as the insured continues to be certified as a chronically ill individual. However, benefits will be reduced or cease if the maximum lifetime benefit is reached or the death benefit has been reduced to the residual death benefit shown on the Rider schedule page.

What is the Maximum Amount I can request?
The maximum benefit amount is generally 24% (annual lump sum) or 2% (monthly) of your eligible death benefit at your first request for payment under the Rider, up to 100% of the annualized or monthly Internal Revenue Service (“IRS”) per diem limitation provided under Section 7702B(d) of the Internal Revenue Code.

What are the Rider Charges?
In general, the cost of insurance for the Rider is based on the insured’s gender, risk class and age. It is determined monthly and is deducted from the policy’s account value.

What are the Administrative Expense Charges?
We may charge an administrative fee not to exceed $300 annually for processing a benefit under the Rider.

What are some other effects of Chronic Illness Accelerated Death Benefit payments?
- If the death benefit option in force on your policy is Death Benefit Option 2 or Death Benefit Option 3, we will convert your policy to Death Benefit Option 1. No further death benefit option changes will be allowed on the policy.
- If benefits are being provided under the Rider, any death benefit increase or decrease, new loan or partial withdrawal will terminate the Rider.
- Automated repetitive distributions, if any, will be discontinued.
- If your policy also contains an Accelerated Benefit or Accelerated Death Benefit Rider and you have already made a claim under that rider, you are not eligible to make a claim under the Chronic Illness Accelerated Death Benefit Rider. If you have not made a claim under an Accelerated Benefit or Accelerated Death Benefit Rider and you plan to make a claim under the Chronic Illness Accelerated Death Benefit Rider, you should consult your tax advisor as to which rider better fits your particular situation.
What are some of the Rider’s notable exclusions or limitations?

- The insured cannot be chronically ill due to illness resulting from an intentionally self-inflicted injury.
- Rider benefits will not be provided if either you or the insured is required by law or a government agency to use Rider benefits to meet the claims of creditors, or apply for, obtain, or otherwise keep a government benefit or entitlement.
- The Policy cannot be in the grace period.
- The Rider will terminate if a payment is made on any other accelerated benefit or accelerated death benefit rider attached to your policy;

What is the premium requirement once Rider benefits begin?

While Rider benefits are being paid, we will waive the Rider’s monthly cost of insurance charge. However, the premiums required to keep your policy and any other riders in force will still be due.

The scheduled premium will not be adjusted until or unless you submit a written request to adjust the amount and/or frequency of the scheduled premium.

A hypothetical example of the effect of a request for a Chronic Illness Accelerated Death Benefit in the amount of $240,000 from a policy with a $1,000,000 total death benefit and a $50,000 outstanding policy loan (including accrued loan interest) is illustrated below. This example is for illustrative purposes only and is not intended to show guaranteed or actual policy values or death benefits.

<table>
<thead>
<tr>
<th>Chronic Illness Accelerated Death Benefit</th>
<th>Policy Values</th>
<th>Before Acceleration</th>
<th>After Acceleration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chronic Illness Accelerated Death Benefit Requested</td>
<td>Target Death Benefit</td>
<td>$1,000,000.00</td>
<td>$879,550.00</td>
</tr>
<tr>
<td>Payment mode requested</td>
<td>Total Death Benefit</td>
<td>$1,000,000.00</td>
<td>$879,550.00</td>
</tr>
<tr>
<td>Maximum Annual Benefit Amount</td>
<td>Account Value</td>
<td>$200,000.00</td>
<td>$175,910.00</td>
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<tr>
<td>Chronic Illness Accelerated Death Benefit</td>
<td>Loan Amount</td>
<td>$50,000.00</td>
<td>$43,977.50</td>
</tr>
<tr>
<td>Acceleration Percentage</td>
<td>Surrender Charge</td>
<td>$5,000.00</td>
<td>$4,397.75</td>
</tr>
<tr>
<td>Loan Repayment</td>
<td>Net Surrender Value</td>
<td>$145,000.00</td>
<td>$127,534.75</td>
</tr>
<tr>
<td>Administrative Charge</td>
<td>Scheduled Premium</td>
<td>$10,000.00</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Chronic Illness Accelerated Death Benefit Proceeds</td>
<td>$114,127.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Refer to the Rider for detailed calculation information including per diem limitation as declared by the Internal Revenue Service.
2 Acceleration Percentage = Chronic Illness Accelerated Death Benefit / Total Death Benefit ($120,450 / $1,000,000 = 12.045000%)
3 We determine the policy values after acceleration by reducing the pre-acceleration policy value by the acceleration percentage.
4 The scheduled premium will not be adjusted until or unless you submit a written request to adjust the amount and/or frequency of the scheduled premium.

SIGNATURES

I acknowledge that I have received and read this summary which has been furnished to me with the Policy / Rider application.

Policy Owner Signature ____________________________ Date ____________

Agent / Producer Signature __________________________ Date ____________