

Western Reserve Life Assurance Co. of Ohio

Monumental Life Insurance Company

Transamerica Life Insurance Company

TERMINAL ILLNESS, CRITICAL ILLNESS, and CHRONIC ILLNESS ACCELERATED DEATH BENEFIT DISCLOSURE FORM

Accelerated Benefits are payments made to the Owner during the lifetime of the Insured. Such benefits will be paid in lieu of payment of the full Death Benefit of the Policy or Additional Insured Rider upon death of the Insured. The conditions under which accelerated benefits may be elected vary by Rider as described below.

NOTE: Your Policy may not be eligible for coverage under all the Accelerated Death Benefit Riders described below. Please check your Policy and the Riders for details on each Accelerated Death Benefit Rider that is included with your Policy and the Insured's coverage under each Rider.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

Benefits may be elected under this Rider if the Insured has a Terminal Condition. Terminal Condition means a condition resulting from injury or illness that with reasonable medical certainty, as determined by a Physician, will result in death within 12 months from the date of the Physician's Statement.

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

Benefits may be elected under this Rider if the Insured is Chronically Ill. Chronically Ill means that the Insured has been certified, within the last 12 months, by a Licensed Health Care Practitioner as:

1. Being unable to perform, without substantial assistance from another person, at least two Activities of Daily Living for a period of at least 90 consecutive days; or
2. Requiring substantial supervision for a period of at least 90 consecutive days by another person to protect oneself from threats to health and safety due to Severe Cognitive Impairment.

Activities of Daily Living are bathing, continence, dressing, eating, toileting, and transferring.

No Application for Election of Accelerated Benefits will be accepted under the Chronic Illness Accelerated Benefits Rider during the first two years that it is in effect.

The maximum Death Benefit accelerated in any year is the lesser of 24% of the life insurance coverage on the initial Election Date or \$240,000. This amount will be prorated over other periods of time, such as 2% each month, 6% every 3 months, or 12% every 6 months. The maximum Death Benefit accelerated over the lifetime of the Insured is the lesser of 90% of the Initial Face Amount or \$500,000.

CRITICAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

Benefits may be elected under this Rider if the Insured has experienced a covered Qualifying Event. The Qualifying Events covered under this Rider are:

1. **Heart attack (myocardial infarction)** - The death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. Heart attack does not include angina or the chance finding of electrocardiographic (EKG) changes indicative of a previous Heart Attack. The diagnosis of heart attack must be based on the presence of all of the following:
 - a. Chest pain;
 - b. Associated new EKG changes which support the diagnosis; and
 - c. Elevation of cardiac (heart) enzymes above standard laboratory levels.
2. **Stroke** - A cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism, or thrombosis lasting more than 24 hours and producing measurable neurological deficit which persists for at least 30 consecutive days following the occurrence of the Stroke. Stroke does not include transient ischemic attacks.
3. **Diagnosis of Cancer**. Cancer means a disease manifested by the presence of one or more malignant tumors and characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. Cancer does not include:
 - a. Any skin cancer, except invasive malignant melanoma into the dermis or deeper;
 - b. Pre-malignant lesions, benign tumors, or polyps; and
 - c. Carcinoma in-situ.

4. **Diagnosis of End Stage Renal Failure.** End Stage Renal Failure means an irreversible and total failure of both kidneys which requires the undergoing of renal transplantation or regular renal dialysis.
5. **Major Organ Transplant** - The receipt by transplant of any of the following organs or tissues: heart, lungs, liver, kidney, pancreas, or bone marrow.
6. **Diagnosis of ALS (Amyotrophic Lateral Sclerosis)** by a qualified Physician.

No Accelerated Benefit will be paid under the Critical Illness Accelerated Benefit Rider for any Qualifying Event that occurs on or before the 30th day following the Effective Date of the Rider unless such Qualifying Event directly resulted from accidental injury.

No Accelerated Benefit will be paid under the Critical Illness Accelerated Death Benefit Rider for any Qualifying Event that directly or indirectly results from self-inflicted injury or attempted suicide.

The Owner may elect to accelerate all or a portion of the Insured's Death Benefit in force under the Policy on the Election Date. **We reserve the right to set a maximum amount that we will pay under any of the Accelerated Benefits Riders on the life of any Insured person. If we do so, the lifetime maximum will be no more than \$500,000. If the Insured becomes eligible for benefits under the Chronic Illness Accelerated Death Benefit Rider, the Death Benefit that may be accelerated in any year will also be subject to a maximum amount.**

Accelerated Benefits are paid as a lump sum, provided, however, that payments under the Chronic Illness Accelerated Death Benefit Rider may be prorated as described above. The following factors may be used by us in the determination of the amount:

1. The Death Benefit accelerated;
2. The Cash Surrender Value of the Policy or Rider;
3. Future Premiums payable under the Policy or Rider;
4. Our assessment of the future expected lifetime of the Insured;
5. Any administrative fee assessed; and
6. The Accelerated Benefits Interest Rate in effect.

The benefit will first be used to pay a pro-rata share of any outstanding debt to us. The benefit will never exceed 90% of the Death Benefit accelerated for the Critical Illness or Chronic Illness Accelerated Death Benefit Riders, 100% for the Terminal Illness Accelerated Death Benefit Rider. It will never be less than the Cash Surrender Value, if any, corresponding to the portion of the Death Benefit accelerated.

The Insured's Death Benefit in force will be reduced each time an Accelerated Benefit is paid. The reduction will equal the portion of the Death Benefit that is accelerated on the Election Date. The Face Amount or Coverage Amount, and if applicable, the Cash Value, Cash Surrender Value, Accumulated Value, Surrender Charge, and outstanding debt under the Policy will be reduced in the same proportion as the reduction in the Insured's Death Benefit. The new premiums and charges for the remaining portion will be as if the contract had been originally issued at the reduced amount.

As an example of the impact that election of Accelerated Benefits has on Policy values, consider the following situation:

Prior to Election		Upon Partial Election of 50% of Death Benefit		Upon Full Election	
Death Benefit	= \$200,000	Remaining Death Benefit	= \$100,000	Death Benefit	= \$0
Cash Value or Cash Surrender Value	= 80,000	Remaining Cash Value or Cash Surrender Value	= 40,000	Cash Value or Cash Surrender Value	= 0
Outstanding Debt	= 50,000	Remaining Outstanding Debt	= 25,000	Outstanding Debt	= 0
Annual Premium	= 4,000	Remaining Annual Premium	= 2,000	Annual Premium	= 0

Dollar values showing specific impact that acceleration will have on your Policy values will be provided when you apply for Accelerated Benefits.

Payment of Accelerated Benefits will reduce the Death Benefit otherwise payable under the Policy. Receipt of Accelerated Benefits may be a taxable event. Please consult your personal tax advisor to determine the tax status of any benefits paid under these Riders.

Date

Owner's (Applicant's) Signature

Agent's Signature