

Advantage Series Critical Illness

This is a Hospital Confinement Protection Insurance Policy
Underwritten by ManhattanLife Assurance Company of America
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Alaska

Policy Form M-8021-AK

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active-duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 45-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Alabama

Policy Form M-8021

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Arkansas

Policy Form M-8021-AR

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated (determined by the jurisdiction in which the incident occurs), or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Arizona

Policy Form M-802 1

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

California

Policy Form M-802 1-CA

Right to Return - Within thirty (30) days after receipt of this Policy, the Policyholder has the right to return the Policy for any reason. If returned, the Policy is void. Any premiums or policy fee paid for this Policy will be refunded. The Policy may be returned to the Company or the agent who sold it by mail or other delivery method.

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Non-Localized Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Non-Localized Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active-duty military service; • participation in the commission or attempted commission of a felony;

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy at any time. Written notice must be given to Us choosing effective upon receipt or at a specified later date.

We may terminate the Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Colorado

Policy Form M-8021-CO

LIMITATIONS AND EXCLUSIONS (What is not Covered and Pre-Existing Conditions) - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Connecticut

Policy Form M-8021-CT

LIMITATIONS AND EXCLUSIONS (What is not Covered and Pre-Existing Conditions) - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • treatment of alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-45 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

District of Columbia

Policy Form M-8021-DC

LIMITATIONS AND EXCLUSIONS - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end. We may cancel this Policy at any time by written notice delivered or mailed to the last address as shown by Our records of the Participating Organization, stating when, not less than 5 days thereafter, such cancellation shall be effective.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Delaware

Policy Form M-8021

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Florida

Policy Form M-8021-FL

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

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This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Georgia

Policy Form M-8021

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Hawaii

Policy Form M-8021-HI

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Idaho

Policy Form M-802 1-ID

10 Day Right to Return - The Policyholder shall have the right to return this Policy within ten (10) days of its delivery and to have the premium refunded if, after examination of this Policy, the Policyholder is not satisfied for any reason.

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, while sane or insane; • active-duty military service; • participation in the commission of a felony; • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Illinois

Policy Form M-802 1-IL

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Guaranteed Renewability - We will renew or continue in force coverage under this plan at the option of the plan sponsor.

We may non-renew or discontinue this policy offered due to: (1) Nonpayment of premiums. The plan sponsor has failed to pay premiums or contribution in accordance with the terms of the health insurance coverage or the issuer has not received timely premium payments. (2) Fraud. The plan sponsor has performed an act or proactive that constitutes fraud or made an intentional misrepresentation of material fact under the term of the coverage. (3) Violation of participation or contribution rules. The plan sponsor has failed to comply with a material plan provision relating to employer contribution or group participation rules, as permitted under Section 40(D) in the case of the small group market or pursuant to applicable State law in the case of the large group market. (4) Termination of coverage. The issuer is ceasing to offer coverage in such market in accordance with State law. (5) Movement outside service area. In the case of a health insurance issuer that offers health insurance coverage in the market through a network plan, there is no longer any enrollee in connection with such plan who lives, resides, or works in the service area of the issuer (or in the area for which the issuer is authorized to do business) and, in the case of the small group market, the issuer would deny enrollment with respect to such Section 40(C)(1)(a).

Indiana

Policy Form M-8021-IN

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered by a Replace Policy: 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol as intoxication is defined by the laws of the state in which the incident occurred; • drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of the prescribing Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Iowa

Policy Form M-802 1-IA

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

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A change in or deletion of Benefits may change the premiums charged.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Kansas

Policy Form M-802 1-KS

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within [0-12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.]
[The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least [30-180] days advance written notice of any such change.

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A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least [30-365] days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

[However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Kentucky

Policy Form M-8021-KY

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "a" or "b" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of an intoxicant, a narcotic (including overdose), or any hallucinogenic unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Louisiana

Policy Form M-8021-LA

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Maine

Policy Form M-8021-ME

Preexisting Condition Limitations - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 6 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

We will provide the Insured and a designated third party, if any, notice of a pending cancellation at least 10 calendar days before termination of the Certificate for nonpayment of premium at the last address provided to Us. When the Insured's insurance ends, insurance on all other Covered Persons of the Certificate will also end. Ending of the insurance will not prejudice Claims that occur or start prior to the date that insurance ended.

Maryland

Policy Form M-8021-MD

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • psychosis.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Any change that results in a reduction of coverage will require the policyholder's signature of acceptance

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any date.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Massachusetts

Policy Form M-8021

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Michigan

Policy Form M-8021-MI

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless activity rises to the level of willful criminal activity resulting in a misdemeanor or felony; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions.

We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Minnesota

Policy Form M-8021-MN

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Mississippi

Policy Form M-8021-MS

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Missouri

Policy Form M-8021-MO

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Montana

Policy Form M-8021-MT

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "a)" or "b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony and found guilty; • being under the influence of drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • being intoxicated while operating a motor vehicle while above the legal alcohol limit and found guilty; • psychosis; or • drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

We may terminate this Policy, upon not less than 15 days written notice, if We do not receive any premium when due in accordance with the Grace Period provision of this Policy. This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Nebraska

Policy Form M-8021-NE

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Nevada

Policy Form M-8021-NV

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

New Hampshire

Policy Form M-8021-NH

Free Look Provision - Any This policy may at any time within 30 days after the receipt by the policyholder be returned by delivering it or mailing it to Us or the agent through whom it was purchased immediately upon such delivery or mailing, the policy will be deem void from the beginning, and any premium paid on it will be refunded.

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will be covered after the first 6 months that the policy is in effect. , Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: •by a Replaced Policy; •by this Policy on the Date of Policy. 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies;then We will pay the lesser of: (a)this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b)the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; •Preexisting conditions or diseases other than congenital anomalies of a covered dependent child; •Mental or emotional disorders and substance use disorders; •War or act of war (whether declared or undeclared); •participation in a felony, riot, or insurrection; service in the armed forces or units auxiliary to it; •Suicide, sane or insane, attempted suicide, or intentionally self-inflicted injury; •Professional sports; •Incarceration, with respect to disability income protection policies; and •The voluntary consumption of drugs that are not prescribed by the insured's physician or used in the manner intended or felonious driving while intoxicated by alcoholic substances; •Aviation, except as a fare-paying passenger; •Cosmetic surgery, except that "cosmetic surgery" shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child that has resulted in a functional defect. •Foot care in connection with corns, calluses, flat feet, fallen arches, chronic foot strain, or symptomatic complaints of the feet; •Care in connection with the detection and correction by manual or mechanical means of structural imbalance;

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

North Carolina

Policy Form M-802 1-NC

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 2. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • war or Act of war (excluding terrorists acts against the general public); • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 45-365 days before the date this Policy is to end.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

North Dakota

Policy Form M-802 1

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Ohio

Policy Form M-8021-OH

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Oklahoma

Policy Form M-802 1

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Pennsylvania

Policy Form M-802 1-PA

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

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However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Rhode Island

Policy Form M-802 1

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

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A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

South Carolina

Policy Form M-802 1-SC

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

South Dakota

Policy Form M-802 1-SD

Benefit Conditions, Limitations and Exclusions - Any benefits due to a Pre-existing Condition will not be covered during the first 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • the Covered Person being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) while committing a felony at the time of loss, unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Tennessee

Policy Form M-8021-TN

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Texas

Policy Form M-8021-TX

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Physician does not include: • You • A person related to You by blood or marriage; or • A medical doctor or other person practicing outside of the United States.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-60 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Utah

Policy Form M-8021-UT

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 6 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • Intoxication meaning blood alcohol content equal to or over the legal presumption of intoxication under the laws of the state where the event took place; • the voluntary taking of any sedative, drug, alcohol, poison, or inhalation of any gas unless taken as prescribed or administered by a Doctor; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 31 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 30 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Vermont

Policy Form M-8021-VT

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide; • active duty military service; • participation in the commission or attempted commission of a felony; • psychosis.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Virginia

Policy Form M-8021-VA

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions.

On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

The Policyholder shall provide written notice of termination to all Employees within 15 days after the Policyholder receives notice of termination.

West Virginia

Policy Form M-8021

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Wisconsin

Policy Form M-802 1

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

Policyholder Renewal - With Our consent, the Policyholder may renew coverage on each Policy Renewal Date. This is subject to the payment of premiums.

Insurance will end at 11:59 p.m. local time at the Policyholder's mailing address as shown in Our records on the day before the anniversary date if it is not renewed, unless it ends as provided in the Termination of Policy provision.

Policy Amendment - With Our consent, the Policyholder may amend Policy provisions to add, modify or delete Benefits or other provisions. On any Policy Renewal Date, We may amend this Policy to add, modify or delete Benefits or other provisions. We will give the Policyholder at least 30-180 days advance written notice of any such change.

Deletion or reduction of a Benefit is without prejudice to any Claim that took place or started prior to the date of the change.

A change in or deletion of Benefits may change the premiums charged.

Policy Termination - The Policyholder has the right to cancel this Policy on any premium due date. Written notice must be given to Us at least 30-365 days before the date this Policy is to end.

We have the right to cancel this Policy on: • any Policy Renewal Date; or • any premium due date.

However, if We have given a Rate Guarantee, We will not cancel this Policy except at the end of such Rate Guarantee period. We will give the Policyholder at least 45-60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Wyoming

Policy Form M-8021-WY

Benefit Conditions, Limitations and Exclusions - Any loss due to a Pre-existing Condition will not be covered if the loss begins within 0-12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; 1. We will review the Claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all the time insured under both policies; then We will pay the lesser of: (a) this Policy's benefit without applying the Pre-Existing Condition Exclusion; or (b) the benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

A Positive Medical Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.

Benefits for Invasive Cancer or Noninvasive will not be payable based on a Tentative Diagnosis.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during; • any intentionally self-inflicted injury; • suicide, or attempted suicide, while sane or insane; • active duty military service; • participation in the commission or attempted commission of a felony; • being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician; • psychosis; or • alcoholism or drug addiction.

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