

# Whole Life

Underwritten by ManhattanLife Insurance and Annuity Company

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## **Alabama**

### **Policy Form M-00455-AL**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt. This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Alaska**

### **Policy Form M-00455-AK Rev 7-19**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt. This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Arkansas**

### **Policy Form M-00455-AR**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt. This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Arizona**

### **Policy Form M-00455-AZ**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **California**

### **Policy Form M-00455-CA**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once. This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Colorado**

### **Policy Form M-00455-CO**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Connecticut**

### **Policy Form M-00455-CT**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, within two (2) years of the Policy Date, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **District of Columbia**

### **Policy Form M-00455-DC**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Delaware**

### **Policy Form M-00455-DE**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Florida

### Policy Form M-00455-FL

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Georgia

### Policy Form M-00455-GA

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Hawaii

### Policy Form M-00455-HI

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Idaho

### Policy Form M-00455-ID

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Illinois

### Policy Form M-00455-IL

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Indiana

### Policy Form M-00455-IN

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Iowa**

### **Policy Form M-00455-IA**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Kansas**

### **Policy Form M-00455-KS**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Kentucky**

### **Policy Form M-00455-KY**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Louisiana**

### **Policy Form M-00455-LA**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, within two (2) years of the Policy Date, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Maine**

### **Policy Form M-00455-ME**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Massachusetts**

### **Policy Form M-00455-MA-LPU65, M-00455-MA-LPU99**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

- This Benefit maybe used only once.
- This Benefit does not cover a Spouse or Child(ren).

If the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We received and recorded Proof that the Insured is dead.

#### **Suicide Exclusion**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt within 2 years from the Policy Date or from the date of Reinstatement. We will refund the premium paid.



## **Maryland**

**Policy Form M-00455-MD**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## **Michigan**

**Policy Form M-00455-MI**

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Minnesota**

**Policy Form M-00455-MN**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, within two (2) years of the Policy Date, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Missouri**

**Policy Form M-00455-MO Rev 7-19**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, while sane, dies by suicide within one (1) year of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Mississippi

### Policy Form M-00455-MS

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Montana

### Policy Form M-00455-MT

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

If death occurs after request for the accelerated Benefit is sent but before the accelerated benefit payment has been made, the Company will not pay the accelerated benefit and instead pay the death benefit of the policy.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## North Dakota

### Policy Form M-00455-ND

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within one (1) year of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Nebraska**

### **Policy Form M-00455-NE**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## **New Hampshire**

### **Policy Form M-00455-NH**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to or by a suicide attempt.

This Benefit may be used only once. This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

Death resulting from suicide within two (2) years of the Issue date of the policy, or, later, the last date on which reinstatement was applied for in writing and accepted for in writing by the insurer, We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## **New Jersey**

### **Policy Form M-00455-NJ**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit may be used only once. This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to receipt of this Benefit, the election shall be cancelled, and the Death Benefit paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **New Mexico**

### **Policy Form M-00455-NM**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Nevada**

### **Policy Form M-00455-NV**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **New York**

### **Policy Form M-00455-NY**

#### **Suicide Exclusion**

If the Insured dies by suicide within two (2) years from the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy less any indebtedness, including interest due or accrued.

This provision will begin again only for applied for increases and will be applicable only to the applied for amount.

If this Policy Lapses and is reinstated, this provision will not begin again from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Ohio**

### **Policy Form M-00455-OH Rev 7-19**

#### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt within two (2) years of the Policy Date, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead. If any death benefit remains after payment of an accelerated death benefit, the accidental death benefit provision, if any, in the policy or rider shall not be affected by the payment of the accelerated death benefit for terminal illness.

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

If any death benefit remains after payment of an accelerated death benefit, the accidental death benefit provision, if any, in the policy or rider shall not be affected by the payment of the accelerated death benefit for terminal illness.

#### **Exclusions on Riders:**

The following Rider Benefits do not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • Life insurance Benefits covering a Spouse and/or Child(ren); and/or. • Family Level Term Rider

#### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Oklahoma

### Policy Form M-00455-OK

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the Policy Date. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Oregon

### Policy Form M-00455-OR

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse/ Domestic Partner or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## Pennsylvania

### Policy Form M-00455-PA

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## Rhode Island

### Policy Form M-00455-RI

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **South Carolina**

**Policy Form M-00455-SC 6.21**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **South Dakota**

**Policy Form M-00455**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Tennessee**

**Policy Form M-00455-TN**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## Texas

### Policy Form M-00455-TX

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Effective Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## Utah

### Policy Form M-00455-UT

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## Virginia

### Policy Form M-00455-VA

#### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, within two (2) years of the Effective Date, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once. This Benefit does not accelerate: • Accidental Death, Dismemberment and Loss of Sight Benefits; or • Life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

#### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Effective Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## **Vermont**

**Policy Form M-00455-VT**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **Washington**

**Policy Form M-00455-WA**

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

## **Wisconsin**

**Policy Form M-00455**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

## **West Virginia**

**Policy Form M-00455**

### **Limitations and Exclusions on Accelerated Benefit for Terminal Illness**

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.



## Wyoming

Policy Form M-00455-WY

### Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate: • Accidental Death Dismemberment and Loss of Sight Benefits; or • life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the date of reinstatement. Any refund of Premium for a later suicide will begin from the date of reinstatement.

