

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit, or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

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The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

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- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
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- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
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[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

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[PORTABILITY

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Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered Employee when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named Employee shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] Employee or that of covered Eligible Dependents to

continue beyond the earliest of any of the following dates:

- the date on which the Employee requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the Employee's class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the Employee's Attained Age [60].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was intentionally inflicted by any person (If the Employee is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the Employee was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the Employee's use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The Employee does not accept an increase provided by this Benefit;
- The Employee declines to pay the additional Premium;
- The Employee returns the notice showing the additional amount of insurance within 31 days after the Employee receives it;
- The Employee's total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the Employee makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the Employee's Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered Employee may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the Employee ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered Employee may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] Employee.

If a Covered Employee is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the Employee may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for anyone (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss result from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and intentional misuse of prescription drugs;
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and intentional misuse of prescription drugs.]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

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Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily poison, poisonous gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

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Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related illness, injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for anyone (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total and Permanent Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total and Permanent Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total and Permanent Disability:

- was caused directly from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related illness, injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally III [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally III [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally III [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (if the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

(PORTABILITY)

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime. A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related ailment, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit, or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit, or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
 - when the [Employee] makes written request to cancel this Benefit; or
 - on the [6th] Certificate anniversary.
- Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.] This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit (Employee Only)

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;

- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse/Spouse Equivalent or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical

Illness A Critical Illness must be diagnosed during the lifetime of the

Covered Person. We must receive consent of all irrevocable Beneficiaries

to pay this Benefit.

The diagnosis must occur at least 30 days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Conditions diagnosed within the "Waiting Period", a maximum of 30 days from the effective date, may not be covered.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit, or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit, or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

If information about a pre-existing condition was included on the application, and the certificate was underwritten and accepted, the benefit must be paid.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

This Benefit will be payable only once in one lump sum.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in unit's auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (if the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions – Accelerated Benefit

We must receive consent of all irrevocable Beneficiaries.
We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].
Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.
The Accelerated Benefit is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit, or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit, or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication, or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions – Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit .

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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, and
- by this Policy on its Initial Effective Date.

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 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.]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and paying Premiums when due. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive satisfactory Proof of Loss or qualification for this Benefit during the lifetime of the terminally ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the terminally ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge satisfactory Proof of Loss or qualification of the terminally ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

Premiums are proportionally reduced to reflect the amount of insurance remaining in effect.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

If the Insured dies after electing to receive Accelerated Benefits but before any such Benefits are received, the election shall be cancelled, and the Benefit paid pursuant to the Policy.

If the Insured elects to accelerate payment for Terminal Illness, this Benefit will be available for another Insured covered under this Policy.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [90] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit, or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Schedule page for all such losses combined. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation);
- a consequence of the covered person's intoxication or being under the influence of any narcotic unless administered or consumed on the advice of a physician;
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit a felony;
- or occurred while engaging in an illegal occupation;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] Class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;

The suicide exclusion is only applicable for the life insurance suicide exclusion period which cannot exceed two (2) years from the effective date of a person's coverage.

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge satisfactory Proof of Critical Illness of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

Premiums are proportionally reduced to reflect the Amount of Life Insurance remaining in effect.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

If the Insured dies after electing to receive Accelerated Benefits but before any such Benefits are received, the election shall be cancelled, and the Benefit paid pursuant to the Policy.

If the Insured elects to accelerate payment for Critical Illness, this Benefit will be available for another Insured covered under this Policy.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and by paying Premiums to the Policyholder or to the person designated by the Policyholder for remittance to Us. We must receive the satisfactory Evidence of Insurability from a Covered [Employee] and the first Premium from the Policyholder or from the person designated by the Policyholder within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions Provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of [Employee] Insurance Provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums to the Policyholder or to the person designated by the Policyholder for remittance to Us. We must receive the first Premium within 31 days after Eligibility terminates.]

Limitations and Exclusions- Accidental Death Benefit

The loss must occur within [180] days after the Accident.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide.

No Benefit of this Benefit is payable if a loss results from:

- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing an assault or felony;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight; or
- Racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Premium Period or renewal(s) of the Planned Premium Period allowed by the Policy; or
- the [Employee's] Attained Age 65.

Premiums will not be waived under this Benefit for Total Disability if within the first two years of the Policy, a loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, or from any intentionally self-inflicted Injury.

Subject to the Proofs of Loss and Notice of Claim provisions of the Policy, We request written notice of Claim be given to Us during the [Employee's] lifetime and during the period of Total Disability. Failure to give such notice will not invalidate or reduce the Claim if it is not reasonably possible to do so.]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS PROVISION

If a Covered Person dies by suicide within two years from the Policy Date, no Death Benefit will be paid under this Policy. We will refund the Premiums paid for this Policy, less any indebtedness, including interest due or accrued.

[PORTABILITY PROVISION

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may at any time, convert to the coverage set out in the Conversion Provision or continue coverage under the Policy as set out in the Continuation of Insurance Provision at any time, subject to the Benefit Conditions, Limitations and Exclusions Provision and by paying Premiums when due. We must receive the first Premium within 31 days or any extended notice period after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions Provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70]; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage set out in the Continuation of Insurance Provision under the Certificate and by paying Premiums when due or the [Employee] may at any time, convert to the coverage set out in the Conversion Provision. We must receive the first Premium within 31 days or any extended notice period after eligibility terminates.

We will provide a 15 day notice of the Covered Person's portability right before or after event causing the coverage to end under this Policy. The Covered Person will have 31 days or any extended notice period from the date the Policy terminates to exercise the right of portability, such as, if notice is given more than 15 days but less than 90 days after the event, the time allowed to exercise the right of portability is extended for 45 days after giving such notice. If notice is not given within 90 days, the time allowed to exercise the right of portability shall expire at the end of such 90 days. Written notice by the Policyholder given the Covered Person or mailed to the Covered Person at their last known address, shall be deemed full compliance with the requirements of providing notice.]

Limitations and Exclusions – Accelerated Death Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill Employee.

Only one Accelerated Death Benefit for Terminal Illness shall be paid on behalf of the Employee per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Death Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill Employee. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill Employee.

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.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The Employee is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy, shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss Of Sight And Dismemberment Benefit

The loss must occur within 180 days after the Accident.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit,
- Occupational Assault Benefit,
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

We will not pay the accidental death, loss of sight and dismemberment benefit if the loss was caused by suicide or attempted suicide, whether sane or insane, within the two-year contestability period.

No Benefit of Accidental Death, Loss Of Sight And Dismemberment Benefit is payable if a loss result from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units' auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named Employee shown on the Certificate Schedule.

This Benefit shall not cause coverage of an Employee or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the Employee requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the Employee's class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy, or
- the Employee's Attained Age 60.

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the Employee is an innocent bystander having no

- relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the Employee was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause, (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the Employee's use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The Employee does not accept an increase provided by this Benefit;
- The Employee declines to pay the additional Premium;
- The Employee returns the notice showing the additional amount of insurance within 31 days after the Employee receives it;
- The Employee's total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the Employee makes written request to cancel this Benefit; or
- on the 6th Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered Employees on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the Employee's [Spouse] or [Children].

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Death Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person. We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Death Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Death Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the seven named Critical Illnesses covered by this Benefit. After an Accelerated Death Benefit for Critical Illness is paid for any one of the seven named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The Employee is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30-90] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Death Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accelerated Death Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

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.

No Accelerated Death Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared when serving in the military or an auxiliary unit thereto;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if a loss results from:

- death due to sickness or disease
- death caused directly or indirectly by disease or infirmity of body, medical or surgical treatment for such disease or infirmity,
- an infection not occurring as a direct or indirectly result or consequence of the accidental bodily injury,
- caused by any device used for testing or experimental purposes by or any military authority or used for travel beyond the earth's atmosphere;
- caused directly or indirectly by active participation in a riot, insurrection, or terrorist activity. An exclusion for riot or insurrection is limited to investigators and does not include civil commotion, disorder, injury as an innocent bystander, or injury for self-defense.
- occurring while the proposed insured is incarcerated if the incarceration is during a period of legal incarceration in a penal or correctional institution of more than seven days or during a period of legal detention of more than seven days'
- caused directly or indirectly by committing a felony.
- Caused directly or indirectly by riding or driving on land, air, or water if participating in a speed or endurance contest.
- Caused directly or indirectly by bungee jumping or rock or mountain climbing;
- Occurring before the insured reaches the age of one ;
- death within two years from the date of issue of the policy as a result of suicide while sane or insane.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions - Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling voluntarily of poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poisonous gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical

Illness A Critical Illness must be diagnosed during the lifetime of the

Covered Person. We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally Ill Employee.

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the Employee per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally Ill Employee. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally Ill Employee.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not increase or decrease the Accelerated Benefit for Terminal Illness.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The Employee is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [180] days after the Accident.

This Benefit will terminate for the covered Employee when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not

apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named Employee shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] Employee or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the Employee requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the Employee's class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the Employee's Attained Age [60].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (if the Employee is an innocent bystander having no relationship to an altercation, it is covered);
- was incurred during travel, flight or descent from any kind of aircraft, unless the Employee was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the Employee's use of drugs prescribed by and taken in accordance with the directions of a Physician.)]

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The Employee does not accept an increase provided by this Benefit;
- The Employee declines to pay the additional Premium;
- The Employee returns the notice showing the additional amount of insurance within 31 days after the Employee receives it;
- The Employee's total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the Employee makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the Employee's Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]

Limitations and Exclusions - Accelerated Living Benefit for Critical Illness

A Critical illness must be diagnosed during the lifetime of the Covered Person. We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The Employee is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person for transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]**[PORTABILITY**

If coverage is terminated by Us or by the Policyholder, a Covered Employee may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and paying Premiums when due. We must receive the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the Employee ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered Employee may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] Employee.

If a Covered Employee is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the Employee may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

Limitations and Exclusions - Accelerated Benefit for Terminal Illness

We must receive consent of all irrevocable Beneficiaries.

We must receive a Claim form for this Benefit during the lifetime of the Terminally III [Employee].

Only one Accelerated Benefit for each Terminal Illness shall be paid on behalf of the [Employee] per lifetime.

A Physician must diagnose a covered Terminal Illness.

The Accelerated Benefit for Terminal Illness is only payable during the lifetime of the Terminally III [Employee]. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of the Terminally III [Employee].

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Policy will not be affected by the acceleration of benefits.

[If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Policy for the same or related Sickness, Injury, or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.]

The sum of all Accelerated Benefits payable under the Policy and its Optional Benefits shall not exceed the Amount of Life Insurance shown on a Certificate Schedule for a Covered Person during the entire time that the Certificate insuring a Covered Person is In Force.

Limitations and Exclusions- Accidental Death, Loss of Sight and Dismemberment Benefit

The loss must occur within [365] days after the Accident.

This Benefit will terminate for the covered [Employee] when a Loss of Sight or Dismemberment Benefit is paid.

If two (2) or more losses covered by this Benefit result from one (1) Accident, We will pay only one (1) Benefit. That Benefit will be the largest amount available for any one (1) of the losses. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

If two (2) or more Accidents cause losses covered by this Benefit, We will not pay more than 100% of the Accidental Death Benefit shown on the Certificate Schedule Page for all such losses combined. This does not apply to the:

- Coma Benefit;
- Occupational Assault Benefit;
- Paralysis Benefit; or
- Seat Belt Benefit.

No Benefit of this Benefit is payable if the loss was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane.

No Benefit of this Benefit is payable if a loss results from:

- any intentionally self-inflicted injury;
- injury intentionally inflicted by any person (This does not apply to the Occupational Assault Benefit or when the Insured is an innocent bystander having no relationship to an altercation.);
- substance abuse (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a Physician.);
- war or act of war, whether declared or undeclared;
- service in the armed forces of any country or organization or in units auxiliary thereto;
- bacterial infection, unless the infection is caused by an Accident;
- committing or attempting to commit an assault or felony;
- resisting or fleeing from arrest;
- participating in a riot or insurrection;
- voluntarily taking, absorbing or inhaling poison, poisonous gas or fumes;
- traveling, flying or descending from any kind of aircraft, unless the Insured is a fare paying passenger on a regularly scheduled flight;
- Intoxication; or
- racing a self-propelled vehicle on a racetrack, on a public road or at another place.]

Limitations and Exclusions –Total Disability Waiver of Premium Benefit

Premiums are only waived in the event of a Total Disability suffered by the named [Employee] shown on the Certificate Schedule.

This Benefit shall not cause coverage of [a/an] [Employee] or that of covered Eligible Dependents to continue beyond the earliest of any of the following dates:

- the date on which the [Employee] requests termination, if the Policy provides Contributory insurance;
- the date on which the Policy is terminated;
- the date on which the [Employee's] class is no longer included for insurance;
- the end of the Planned Level Premium Period or renewal(s) of the Planned Level Premium Period allowed by the Policy; or
- the [Employee's] Attained Age [65].

Premiums will not be waived under this Benefit if Total Disability:

- was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or from any intentionally self-inflicted Injury;
- resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest;
- resulted from or occurred while participating in a riot or insurrection;
- was caused by taking, absorbing or inhaling voluntarily of poison, poison gas or fumes;
- was intentionally inflicted by any person (If the [Employee] is an innocent bystander having no relationship to an altercation, it is covered.);
- was incurred during travel, flight or descent from any kind of aircraft, unless the [Employee] was being transported as a fare-paying passenger on a regularly scheduled flight;
- results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This does not exclude Alzheimer's disease, Parkinson's disease or senile dementia.); or
- results from substance abuse (This will not exclude a condition brought about by the [Employee's] use of drugs prescribed by and taken in accordance with the directions of a Physician.)

Limitations and Exclusions - Automatic Benefit Increase

[Increases to the Accidental Death, Loss of Sight and Dismemberment Benefit will cease when that Benefit reaches \$100,000. We will prorate any increase that would otherwise exceed this limitation.]

The right to receive Automatic Benefit Increases will end on any Certificate anniversary when:

- The [Employee] does not accept an increase provided by this Benefit;
- The [Employee] declines to pay the additional Premium;
- The [Employee] returns the notice showing the additional amount of insurance within 31 days after the [Employee] receives it;
- The [Employee's] total coverage equals the Maximum Benefit; or
- Premiums for the Certificate are no longer paid by or through the Policyholder named on the Application for the Policy.

The right to receive Automatic Benefit Increases also ends:

- if the Certificate Lapses;
- when the [Employee] makes written request to cancel this Benefit; or
- on the [6th] Certificate anniversary.

Termination of the right to Automatic Benefit Increases is without prejudice to prior increases, so long as the Premiums for those increases are paid.

[If coverage is Non-Contributory, the Policyholder must exercise or elect not to exercise all options of Covered [Employees] on a non-discriminatory basis.]

This Benefit does not increase the Amount of Life Insurance coverage provided for the [Employee's] Spouse or Children.

The right to receive Additional Benefit Increases cannot be reinstated once it is ended.]**Limitations and Exclusions - Accelerated Living Benefit for Critical Illness**

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

We must receive consent of all irrevocable Beneficiaries to pay this Benefit.

The diagnosis of Cancer or Carcinoma in Situ must occur at least [30] days after the Effective Date of Insurance.

Only those Critical Illnesses specifically listed and defined in this Benefit are covered by the Accelerated Living Benefit for Critical Illness.

In no event shall payment under this Benefit for all Critical Illnesses of a Covered Person exceed the lesser of the amount specified for this Benefit on the Certificate Schedule or \$100,000 during the entire time that insurance on a Covered Person is in effect.

Only one Accelerated Living Benefit for Critical Illness shall be paid on behalf of any one Covered Person for any one of the eight named Critical Illnesses covered by this Benefit. After an Accelerated Living Benefit for Critical Illness is paid for any one of the eight named Critical Illnesses, no additional Benefit will later be payable under this Benefit for that Critical Illness, even for recurrence.

If two or more Accelerated Benefits are payable on behalf of the same Covered Person under the Certificate, this Benefit or another Optional Benefit for the same or related Sickness, Injury or other loss, We will pay only one Accelerated Benefit. The [Employee] is entitled to choose the Accelerated Benefit that We will pay.

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. For two separate Critical Illnesses to be unrelated, the Dates of Diagnosis must be at least [30] days apart.

A Physician must diagnose a covered Critical Illness.

The Accelerated Living Benefit for Critical Illness is only payable during the lifetime of the Covered Person. We will not be liable for any payment made or action taken by Us before We receive and acknowledge notice of the death of a Covered Person.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the Certificate or an Optional Benefit will not increase or decrease the Accelerated Living Benefit for Critical Illness.

The Accelerated Living Benefit for Critical Illness does not cover the removal of bodily organs from a Covered Person to transplant to another person.

No Accelerated Living Benefit for Critical Illness is payable for skin Cancer, other than malignant melanoma.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

If a Covered Person, whether sane or insane, dies by suicide within two years of the Date of Certificate, Our liability for Death Proceeds is limited to the Premiums paid.

[[Accelerated Living Benefit for Critical Illness] [and Total Disability Waiver of Premium]

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [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; and
- by this Policy on its Initial Effective Date.

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 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.]

[PORTABILITY

If coverage is terminated by Us or by the Policyholder, a Covered [Employee] may continue coverage under the Policy subject to the Benefit Conditions, Limitations and Exclusions and by providing Us with satisfactory Evidence of Insurability and paying Premiums when due. We must receive the satisfactory Evidence of Insurability and the first Premium within 31 days after coverage is terminated. The Policy must be In Force on the date that the [Employee] ports coverage.

Subject to the Benefit Conditions, Limitations and Exclusions provision, a Covered [Employee] may port Benefits when He or She:

- has been continuously covered by the Policy for at least [6] months;
- is less than Age [70];
- is not Totally Disabled; and
- is no longer [Actively At Work] as [a/an] [Employee].

If a Covered [Employee] is no longer eligible for coverage for any other reason stated in the Termination of Eligibility provision (except death), the [Employee] may continue coverage under the Certificate by paying Premiums when due. We must receive the first Premium within 31 days after eligibility terminates.]

The sum of all Accelerated Benefits payable under the Certificate and its Optional Benefits shall not exceed the Amount of Life Insurance shown on the Certificate Schedule for a Covered Person during the entire time that the Certificate insuring the Covered Person is In Force.]