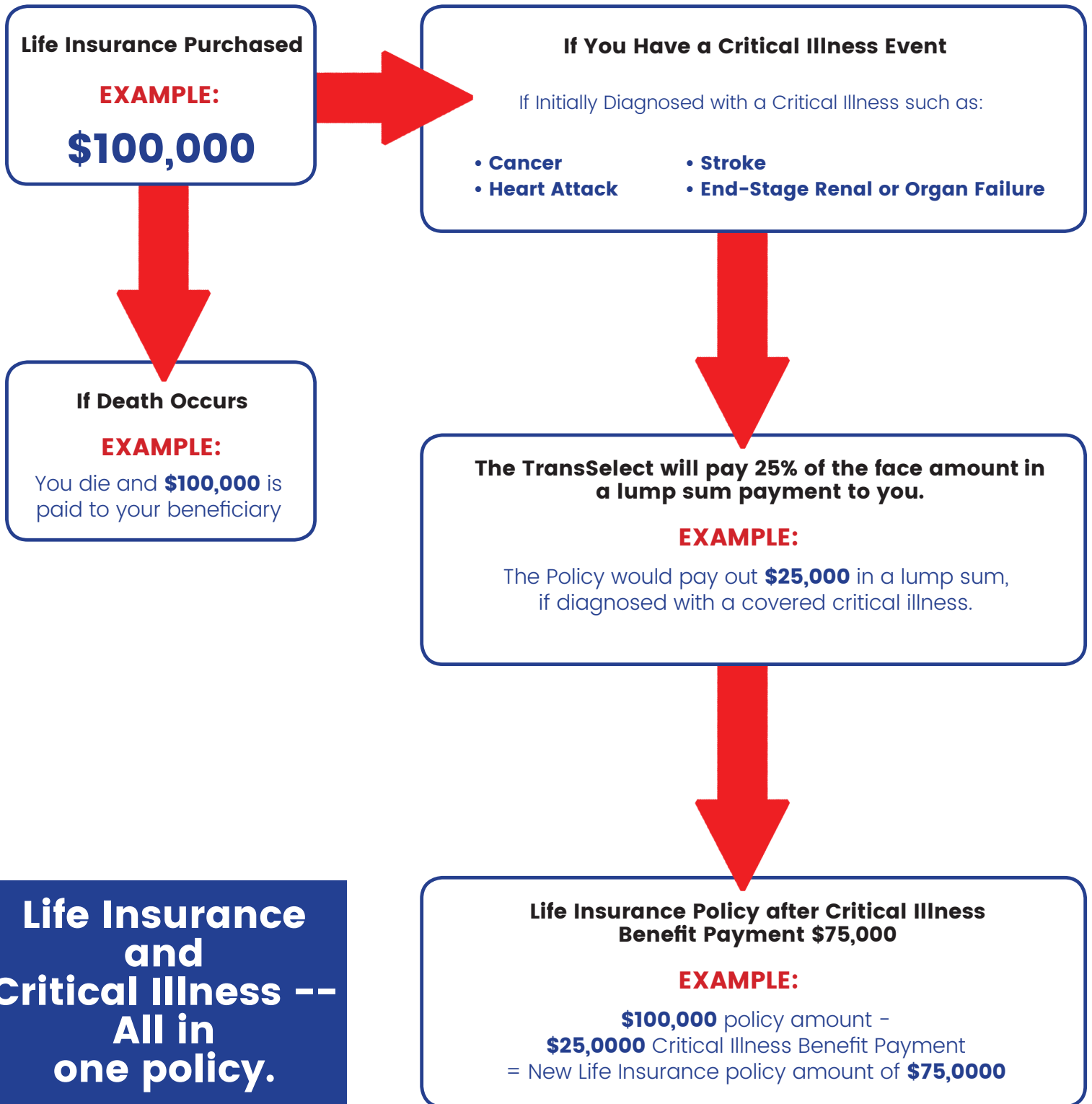


# Accelerated Death Benefit for Critical Illness Expenses!



Accelerated Death Benefit for Critical Care Condition Rider (Rider Form Series CRCCVTVA) Accelerates a portion of the life insurance death benefit if an insured person is diagnosed with a covered critical care condition (cancer, heart attack, major organ transplant surgery, renal failure, or stroke), after the 30-day waiting period.

When exercised, an administrative fee of \$250 will be deducted from the benefit payment. The accelerated amount will be deducted from the life insurance death benefit and this rider will terminate.