

Accelerated Life Benefit Exclusions for Dependents

The Accelerated Life Benefit for Dependents will not be available if:

1. The insured Employee or Retiree has already received an Accelerated Life Benefit Payment for that Dependent's coverage under the Group Policy or this Supplementary Policy;
2. FDL has been notified that all or a portion of the Group Term Life Insurance under this Supplementary Policy is to be paid to a former spouse as part of a divorce decree or annulment;
3. The insured Dependent is no longer a Dependent; or
4. A Viatical Settlement Option has been made to the insured Employee or Retiree on that Dependent's life.