

## SURVIVOR INCOME BENEFIT

### ***What happens if You die while receiving benefits?***

We will pay a Survivor Income Benefit to an *Eligible Survivor* when proof is received that *You* died:

1. After the Disability had continued for 12 or more consecutive months; and
2. While receiving an *LTD Monthly Benefit*

The Survivor Income Benefit shall be payable on a lump sum basis immediately after *We* receive written proof of *Your* death. The benefit will be equal to 6 times *Your Last Monthly Benefit*. The benefit shall accrue from *Your* date of death.

***Eligible Survivor*** means *Your* Spouse, if living, or if *Your Spouse* dies before the final monthly benefit is paid, then *Your* children who are under age 23.

If payment becomes due to *Your* children, payment will be made to:

1. the children; or
2. a person named by *Us* to receive payments on the children's behalf. This payment will be valid and effective against all claims by others representing or claiming to represent the children.

***Last Monthly Benefit*** means the *Monthly Benefit* paid to *You* immediately prior to *Your* death.

If there is no *Eligible Survivor*, *We* will pay the Survivor Income Benefit to your estate.

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