

ACCELERATED DEATH - TERMINAL ILLNESS BENEFIT

ELIGIBILITY

Insureds, as defined below, are eligible to receive an Accelerated Death Benefit according to the following benefit provisions. Coverage under the Accelerated Death - Terminal Illness Benefit is subject to the Deferred Effective Date provision.

DEFINITIONS

Accelerated Death Benefit means 50% of the Terminally Ill Insured's group term life insurance amount in force on the date that We receive due proof of loss as described in this provision.

Insured, for the purpose of this Accelerated Death – Terminal Illness benefit, means an Employee, a Retired Employee or a spouse covered under the Policy.

Physician means a licensed practitioner, practicing within the scope of his license. A Physician must be someone other than the Insured or his family member.

Physician's Statement means a written medical opinion of a Physician currently licensed to practice medicine in the United States which:

1. is made at the Insured's expense; and
2. indicates that the Insured has a terminal condition; and
3. includes all medical test results, laboratory reports, and any other information on which the medical opinion is based; and
4. indicates the Insured's expected remaining life span; and
5. is acceptable to Us.

Terminally Ill Insured means an Insured who has a non-correctable health condition that, with reasonable medical certainty, will result in death of the Terminally Ill Insured within 24 months from the date of the Physician's Statement.

BENEFIT PAYMENT

We will pay an Accelerated Death Benefit in accordance with the Beneficiary provisions during the lifetime of a Terminally Ill Insured if he or his legal representative elects an Accelerated Death Benefit and provides due proof of loss as described in this provision. The Accelerated Death Benefit is payable only once to any one Terminally Ill Insured. There is no cost for an Accelerated Death Benefit.

At the time of the payment of the Accelerated Death Benefit, We will send a statement to the certificate holder specifying the amount of benefits paid, the effect of the Accelerated Death Benefit payment on the death benefit face amount; and the amount of benefits remaining available for acceleration.

EXCEPTIONS

The benefit will not be payable:

1. if the Terminal Illness is a result of:
 - a. attempted suicide, while sane or insane; or
 - b. self-inflicted injury; or

2. if the Terminally Ill Insured's life insurance benefit has been assigned; or
3. if the Insured's life insurance benefit is payable to an irrevocable beneficiary, including notification to Us that such benefit or a portion of such benefit is to be paid to a former spouse as part of a divorce or separation agreement.

NOTICE AND PROOF OF CLAIM

The Terminally Ill Insured must elect the benefit in writing on a form that is acceptable to Us. He must provide proof of his Terminal Illness, including a Physician's Statement, within 91 days of the notice of claim. If proof is not given within 91 days, the claim will not be reduced or denied if proof is given as soon as reasonably possible.

EFFECT ON INSURANCE

When the Accelerated Death Benefit is paid:

1. the amount of life insurance otherwise payable upon the Terminally Ill Insured's death, is reduced by the amount of the Accelerated Death Benefit. Any portion of the death benefit remaining after the reduction of the death benefit due to payment of an Accelerated Death Benefit shall be paid upon the death of the Terminally Ill Insured;
2. the amount of life insurance which could otherwise have been converted to an individual contract will be reduced by the amount of Accelerated Death Benefit; and
3. the premium due for the Terminally Ill Insured's life insurance will be calculated on the amount of such insurance remaining in force after deducting the amount of the Accelerated Death Benefit.

The payment of an Accelerated Death Benefit and the balance of the death benefit under the Policy shall constitute full settlement of the face amount of the Policy.