

OPTIONAL FIRST-OCCURRENCE BUILDING BENEFIT RIDER SUMMARY PAGE

Rider A-70250

PRP



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

The First-Occurrence Building Benefit Rider is a part of the policy and is subject to all policy provisions unless modified herein.

FIRST-OCCURRENCE BUILDING BENEFIT

This benefit can be purchased in units of \$100 each, up to a maximum of five units or \$500. All amounts cited in this rider are for one unit of coverage. If more than one unit has been purchased, then the amounts listed must be multiplied by the number of units in force.

The First-Occurrence Benefit will be increased by \$100 for each unit purchased on each rider anniversary date while the rider remains in force. (The amount of the monthly increase will be determined on a pro rata basis.)

The benefit will be paid under the same terms as the First-Occurrence Benefit. This benefit will cease to build for each covered person on the anniversary date of the rider following the covered person's 65th birthday. However, regardless of the age of the covered person on the Effective Date of the rider, this benefit shall accrue for a period of at least five years.

EFFECTIVE DATE

The Effective Date of the rider is the Effective Date of the policy or the Effective Date of the rider as stated in the Policy Schedule, if later.

TERMINATION

The rider will terminate if the policy to which it is attached terminates, when the benefit has been paid to all covered persons as described in the First-Occurrence Benefit listed in your policy, or if the premium for the rider is not paid.

REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.

Underwritten by:

American Family Life Assurance Company of Columbus

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