

# ACCELERATED DEATH PAYMENT FOR A CHRONIC CONDITION

## RIDER SUMMARY PAGE

Policy Series Q60000



### Peace of mind and cash benefits: Our insurance helps provide both

The Accelerated Death Payment for a Chronic Condition Rider is for the named insured only. It is a part of the certificate and is subject to all certificate provisions.

Issue Ages: 18-70

#### WHAT WE WILL PAY

##### ACCELERATED DEATH PAYMENT FOR A CHRONIC CONDITION

We will pay you an accelerated death payment for a chronic condition based on the payment method you select. If there is any outstanding indebtedness against the certificate to which the rider is attached and an accelerated death payment for a chronic condition is payable, then we will first repay all incurred indebtedness, except we will not reduce the amount of proceeds payable by the amount of any lien established due to any accelerated death payment previously paid under the rider. If there is any remaining amount after repaying all incurred indebtedness, we will then pay the remaining amount to you.

**Option 1 – Lump-Sum Payment Method.** You may request a one-time lump-sum payment in the amount of 25 percent of either a) the face amount shown in the Certificate Schedule, or b) \$120,000, whichever is lesser. Once this option has been selected, you may not later elect Option 2.

**Option 2 – Periodic Payments Method.** In lieu of Option 1, you may request up to a lifetime maximum of eight (8) periodic payments in the amount of 12.5 percent of either a) the face amount shown in the Certificate Schedule, or b) \$120,000, whichever is lesser. After the initial payment, you will become eligible to request an additional periodic payment 90 days or more after the most recent periodic payment. Additional periodic payments will only be paid upon receipt of your request. Each periodic payment must be separated by a period of 90 days or more from the most recent periodic payment.



**Is there an elimination period?** Payment of proceeds under the rider are subject to an elimination period. The elimination period is a period of 30 consecutive days during which the named insured satisfies the definition of chronic condition. The elimination period begins on the first day that the named insured satisfies the definition of chronic condition and ends at the end of the 30 days. During the elimination period, the named insured is required to continuously satisfy the definition of chronic condition without interruption. If at the end of the elimination period the named insured continues to satisfy the definition of chronic condition, you may apply for payment of proceeds under the rider.

#### LIMITATIONS

Payment of proceeds under the Accelerated Death Payment for a Chronic Condition Rider will not be made if:

- The named insured or his/her physician resides outside the United States and its territories;
- The owner is required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement.

If proceeds are paid under the Accelerated Death Payment for a Terminal Illness benefit in the certificate, benefits will not be payable under the rider and the rider will terminate.

Underwritten by:  
American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

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## DEFINITIONS

### CHRONIC CONDITION

A permanent inability to perform without substantial assistance from another individual, two or more Activities of Daily Living (ADLs) or permanent severe cognitive impairment and similar forms of dementia.

### ACTIVITIES OF DAILY LIVING (ADLs)

Activities used in measuring the named insured's levels of personal functioning capacity. Normally, these activities are performed without substantial assistance, allowing the named insured personal independence in everyday living.

The ADLs are:

- **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- **Maintaining continence:** controlling urination and bowel movements, including the named insured's ability to use ostomy supplies or other devices such as catheters;
- **Transferring:** moving between a bed and a chair, or a bed and a wheelchair;

- **Dressing:** putting on and taking off all necessary items of clothing;
- **Toileting:** getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene; and
- **Eating:** performing all major tasks of getting food into the named insured's body.

### SEVERE COGNITIVE IMPAIRMENT

The deterioration or loss of the named insured's intellectual capacity that requires them to be continually supervised for the protection of themselves and others. The named insured's impairment must be evidenced by a clinical diagnosis as well as by results from standardized tests that measure: (1) the named insured's short-term and long-term memory, (2) orientation as to person, place and time, (3) the named insured's deductive or abstract reasoning, and (4) the named insured's judgment as it relates to safety awareness.

### SUBSTANTIAL ASSISTANCE

Assistance from another party required to help the named insured perform an ADL, each and every time the named insured performs that activity, because of an inability to perform the entire activity alone with the supports and mechanical aids normally available to the named insured.

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



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