RESTORATION OF THE PAYMENT OF DEATH PROCEEDS

RIDER SUMMARY PAGE

Policy Series Q60000



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

The Restoration of the Payment of Death Proceeds 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



RESTORATION OF THE PAYMENT OF DEATH PROCEEDS

The rider restores the amount of the proceeds payable under the certificate due to the named insured's death by waiving any liens established as a result of payments made under the Accelerated Death Payment for a Chronic Condition Rider.

The certificate values will be restored while the rider, the certificate, and the Accelerated Death Payment for a Chronic Condition Rider are in force. The restored certificate values shall equal 100% of the amount of the certificate values which were reduced when payment of proceeds were paid under the Accelerated Death Payment for a Chronic Condition Rider.

Restoration shall be made immediately following the lumpsum payment or each periodic payment made under the Accelerated Death Payment for a Chronic Condition Rider.



The aggregate amount of the restored certificate values shall, at no time, exceed 100% of the aggregate reduction in the certificate values for accelerated death payment for a chronic condition paid under the Accelerated Death Payment for a Chronic Condition Rider.

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.

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





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