

Optional First-Occurrence Building Benefit Rider Summary Page

Rider A-75050

Riders become a part of the policy and are subject to all policy provisions unless otherwise stated.

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, as defined in the policy, will be increased by \$100 for each unit purchased on each rider anniversary date while this rider remains in force. This building 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 this rider following the covered person's 65th birthday or at the time internal cancer is diagnosed for that covered person, whichever occurs first. However, regardless of the age of the covered person on the effective date of this rider, this benefit will accrue at least five years, unless internal cancer is diagnosed prior to the fifth year of coverage.

Termination

This rider will terminate if the policy to which it is attached terminates, when the benefit has been paid to all covered persons, or if the premium for this rider is not paid.

Effective Date

The effective date of this rider is the effective date of the policy to which it is attached or the effective date of this rider, as stated on the Policy Schedule, if later.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.

Refer to the policy and rider for complete details, limitations, and exclusions.

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