

ACCELERATED BENEFITS RIDER - CONFINED CARE

BENEFITS PAID UNDER THIS RIDER MAY BE TAXABLE.
YOU SHOULD CONSULT YOUR TAX ADVISOR TO DISCUSS THIS.

This Rider provides an accelerated payment of Policy Proceeds under conditions specified in this Rider. It is not intended to provide health, nursing home or long term care insurance. Cash values, loan values, if any, and death benefits will be reduced if You receive an accelerated benefit. Benefit payments may affect qualifications for entitlement payments.

Assurity Life Insurance Company has attached this Rider to Your Policy. This Rider is a part of Your Policy. The terms, definitions and provisions of Your Policy apply to this Rider unless We otherwise inform You.

DEFINITIONS

1. **Confined Care:** Full time, permanent residence in a Nursing Home until death.
2. **Monthly Accelerated Benefit Amount:** A fixed monthly payment equal to the lesser of 2% of the Policy Face Amount, reduced by any outstanding Policy loans, or \$5,000. The Monthly Accelerated Benefit Amount will be determined as of the date We receive Your written request to receive the Rider Benefit.
3. **Nursing Home:** An institution which is not primarily a residential facility and which
 - is a Medicare-approved Skilled Nursing Facility; or
 - is state licensed as a Skilled Nursing or Intermediate Care Facility; or
 - meets all the following:
 - is state licensed as a Nursing Home; and
 - primarily provides nursing care; and
 - is supervised by a Registered or Licensed Practical Nurse; and
 - keeps daily patient medical records; and
 - records and controls all medications it gives.
4. **Physician:** A duly licensed physician practicing within the scope of his or her license. It does not include You or family members of either You or the Owner.
5. **Physician's Statement:** A written statement signed by a Physician which
 - gives the Physician's diagnosis of Your medical condition; and
 - states that You are a full time, permanent resident of a Nursing Home and will continue full time, permanent residence in a Nursing Home until death.

RIDER BENEFIT

Subject to Rider Conditions, You can receive the Monthly Accelerated Benefit Amount during the Insured's life if all the Rider Conditions are met. There are four types of Rider Conditions.

- A. **Conversion Conditions.** These Rider Conditions control from which Policy(s) the Rider Benefit can be requested. If You are not the Policy Owner, You must have the Owner's permission to request the Rider Benefit.
 1. You can combine all in force Assurity Single Premium Endowment at Age 110 policies issued on the life of the Insured when requesting the Rider Benefit.
 2. The Face Amount of the Policy(s) that will remain after the Accelerated Benefit payment(s) must be at least \$15,000.
 3. You can only elect to receive the Rider Benefit one time.

- B. **Election Conditions.** These Rider Conditions tell You how to elect this Rider's Benefit.
1. You must request the Rider Benefit in writing.
 2. You must send the request for the Rider Benefit to the Home Office.
 3. You must send Us the Policy(s) You are converting with Your request.
 4. You must provide Us with a Physician's Statement.
- C. **Voluntary Conditions.** This Rider's Benefit is only available if You take it on Your own. YOU CANNOT ELECT UNDER THIS RIDER IF YOU ARE REQUIRED BY LAW TO
1. Use this Rider to pay creditors' claims; or
 2. Use this Rider to get a government benefit.
- D. **General Conditions.** You cannot elect this Rider
- during the first 90 days from the Policy Date of Issue; or
 - if Your Policy is assigned or has a Beneficiary You cannot change on Your own.

The Monthly Accelerated Benefit payments will continue until the sum of all Monthly Accelerated Benefits received subtracted from the unadjusted Policy Face Amount equals \$15,000, or for a maximum of 60 months, whichever occurs first. If the Insured dies while receiving the Rider Benefit, We will pay the Beneficiary the balance of the remaining Monthly Accelerated Benefit payments.

ADJUSTMENTS TO THE POLICY

- The following adjustments will be made to the Policy after an Accelerated Benefit Payment is made:
1. The Policy's Face Amount will be reduced by the total amount of Monthly Benefit payments to be received under this Rider. The Policy's guaranteed Cash Value will be reduced by the amount of the guaranteed Cash Value associated with the Face Amount accelerated. We will mail a revised Policy Schedule to the Owner for attachment to the Policy which reflects the adjustments resulting from the Accelerated Benefit Payment.
 2. We will provide You with a Payment Contract that explains how We make payments of the Monthly Accelerated Benefits. Payment Contracts cannot be assigned.

TERMINATION

This Rider will automatically terminate on the earlier of:

- the date We approve Your written request; or
- the termination date of the Policy to which this Rider is attached.

Assurity Life Insurance Company has signed this Rider
on Your Policy's Date of Issue.



President



Secretary

Assurity Life Insurance Company

1526 K Street, P.O. Box 82533, Lincoln, Nebraska 68501-2533 • (800) 869-0355