

## GENERAL CERTIFICATE PROVISIONS

**Entire Certificate; Changes.** The entire certificate consists of:

1. this certificate; and
2. the enrollment form; and
3. any riders, amendments or endorsements attached to this certificate.

A change in this certificate will be binding on us only if:

1. the change is in writing; and
2. the change is made by our President, Vice President, Secretary or Assistant Secretary.

**Continuation of Coverage During Disability:** You may continue this certificate during the insured's total disability by timely payment to us of that portion, if any, of the premium that would have been required had total disability not occurred. The continuation shall be for a period of up to 6 months from the date on which the total disability started. After this period, the certificate can be continued under the **Continuation of Coverage or Conversion** provision.

**Continuation of Coverage or Conversion:** If the insured loses eligibility for the coverage provided under the policy for any reason other than non-payment of premiums, you may either continue coverage under the policy, or convert the amount of insurance that ceased under the policy to an individual life insurance policy.

Under the continuation of coverage feature, you have the option to continue the certificate, including any optional riders, by paying the premiums directly to us at our Home Office. We will bill you for these premiums. If you stop paying premiums under this option, the certificate may enter its grace period.

Alternatively, you have the right to continue the amount of insurance lost due to termination of coverage under the policy to an individual life insurance policy. The individual policy will be available without presenting evidence of insurability in an amount up to and including the amount of coverage that ceased. You may select from any non-term life policy that is available for sale by us. The premiums charged will be those applicable to the premium class and age at last birthday prior to the date of the selected individual policy. This right to convert to an individual policy may only be exercised within 31 days of the termination of coverage under the policy.

Should the Insured die during the period within the 31 day conversion period, and before the individual policy would become effective, the amount of insurance which the person would have been entitled to have been issued under the individual policy shall be payable as a claim under the group policy, whether or not application for the individual policy or payment of the first premium has been made.

## GENERAL CERTIFICATE PROVISIONS (continued)

**Incontestability.** We rely on the statements made on the enrollment form for this certificate, any application(s) for reinstatement and any application(s) for increases in the specified amount. These statements are considered representations and not warranties. No statement may be used in defense of a claim under this certificate, unless it is in such applications.

We cannot contest payment of the death benefit represented by the initial specified amount after this certificate has been in force during the insured's life for 2 years from the certificate date.

We cannot contest payment of the death benefit represented by increases in the specified amount after an increase has been in effect during the insured's life for 2 years.

**Suicide Exclusion.** If the insured commits suicide, while sane or insane, within 2 years after the certificate date, the death benefit is limited to the premiums paid, less certificate debt and partial surrenders.

If there are any increases to the specified amount (see the **Changing Your Death Benefit** provision), a new 2 year suicide exclusion period applies to each increase starting on the date of increase. The death benefit for the increase is the monthly deductions due to the increase during such period.

**Misstatement of Age, Sex or Tobacco Use Status.** If the insured's age, sex or tobacco use status is misstated, the death benefit amount will be adjusted at the time of the insured's death. The adjusted death benefit amount equals the unadjusted death benefit amount, multiplied by the certificate's cost of insurance rate which applies during the certificate month of the insured's death using the misstated age, sex or tobacco use status, divided by the certificate's cost of insurance rate which applies during the certificate month of the insured's death using the correct age, sex or tobacco use status. If there is no established certificate cost of insurance rate which applies during the certificate month of the insured's death using the correct age, sex or tobacco use status, we will extrapolate such a rate for the purpose of adjusting the death benefit amount. No adjustments to the fund value will be made as a result of the insured's age, sex or tobacco use status being misstated.

**Payments by Us and Right to Defer Payment.** All payments by us are made from our Home Office.

We have the right to wait up to 6 months after written notice to us before we:

1. pay the net surrender value; and
2. make a certificate loan, unless it is used to pay premiums on your certificate; and
3. make a partial surrender.

If we wait more than 30 days to pay surrender proceeds, interest at the guaranteed rate will be added for the time we waited.

**Non-Participating.** This certificate does not share in surplus distribution.

**Basis of Certificate Values.** The basis for the minimum surrender values and guaranteed maximum cost of insurance rates is shown on pages 4A and 4B. All of the values are the same or more than the minimums set by the laws of the state where the group policy is issued. If required, we have filed a detailed statement about this with the state insurance department. Reserves will always be at least as great as the minimum required by law.

**Annual Report.** We will send you a report at least once a year without charge. It shows since the last report:

1. current fund value; and
2. current certificate debt; and
3. premiums paid; and
4. expense; and
5. cost of insurance deducted for the certificate and any riders; and
6. interest credited to the fund value; and
7. partial surrenders (including service charges); and
8. current death benefit amount.

**Projection of Values and Benefits.** At your written request, we will provide a report which shows projected future results. The report is based on assumptions in regard to:

1. the death benefits and planned premium payments you specify; and
2. such other assumptions needed as specified by you or us.

A fee of up to \$25.00 may be charged as determined by us. The report is based on assumptions, and is not a guarantee of results or performance.

## GENERAL CERTIFICATE PROVISIONS (continued)

**Termination.** This certificate terminates on the earliest of:

1. your surrender of the certificate for its net surrender value; or
2. satisfying either item 1. or 5. in the **End of a Grace Period (Pay Premiums/Repay Loans or Your Certificate Will Terminate)** provision; or
3. the death of the insured; or
4. the maturity date; or
5. the date the group policy terminates subject to the **Continuation of Coverage** provision.