

**FAMILY BENEFIT LIFE INSURANCE COMPANY
ACCELERATED BENEFIT RIDER SUMMARY AND DISCLOSURE STATEMENT**

NOTICE: Death benefits and cash surrender values will be reduced upon payment of an accelerated benefit. The accelerated benefits offered under this rider may or may not qualify for favorable tax treatment under the Internal Revenue code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration of benefits qualifies for favorable tax treatment, the benefits will be excluded from your income and not subject to federal taxation. However, accelerated benefit payments may be taxable by your state. Tax laws relating to accelerated benefits are complex. You should consult a qualified tax advisor for specific information. Receipt of an accelerated benefit payment may adversely affect your, your spouse's or your family's eligibility for medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance or other public assistance programs. You should consult with a qualified advisor and with social services agencies regarding how receipt of such payment may affect eligibility for such programs.

Premiums: There is no premium associated with this rider.

The Effect of an Acceleration of a Benefit: After payment of the accelerated death benefit, the death benefit of the policy will be reduced by the amount of accelerated death benefit. Any premium payments, cash values, and other obligations and benefits under this policy, excluding that for riders, will be reduced proportionately. Your request must be in written form satisfactory to us and delivered to our Home Office. A notice will be sent to You, and to any irrevocable beneficiary. The Notice will show the effect the advance payment will have on the Policy benefits and values when an advance payment is made under the rider. Upon payment of this benefit, a revised schedule will be furnished. The schedule will show the reduced death benefit, cash value and premium amounts.

Benefits: This Rider allows the Owner of the life insurance Policy to which this Rider is attached to receive a portion of the death benefit in advance if the Insured is:

1. Diagnosed as having a non-curable medical condition that, within reasonable medical certainty, will result in death in 12 months or less. OR
2. Permanent confinement to a qualified nursing home.

A qualified nursing home means a facility that is operated pursuant to law. It must be licensed by the state in which it is located. A qualified nursing home provides nursing care as its primary function.

The Company will require a physician's statement:

1. Certifying the Insured's life expectancy in the event of Terminal Illness. OR
2. Certifying the Insured's permanent confinement.

Maximum Accelerated Death Benefit: The sum of all accelerated benefit payments may not exceed the smaller of \$25,000 or 100% of the death benefit. If less than 100% of the death benefit is accelerated, the remaining death benefit must be at least \$10,000.

The Company will pay the Accelerated Benefit based upon the following:

1. The Elected Proceeds. AND
2. Assumed interest. AND
3. Any outstanding indebtedness to the policy. AND
4. An administrative fee, not to exceed \$150.

Termination: The rider will terminate when:

1. You make a written request to terminate the rider. OR
2. 100% of the face amount of the policy has been accelerated. OR
3. The Policy terminates.

Acknowledgement: I (We), the undersigned, hereby acknowledge that I (we) have received the Disclosure Statement for this rider. It was furnished to me (us) prior to the signing of the application for life insurance.

Applicant

Date

Agent

Date