Welcome to the future of Life Insurance..... Benefit Flexibility!

In the past, it took several separate policies to address different needs:

1. Life Insurance Policy - Death Benefits
2. Cancer Policy - Benefits for Cancer Treatment
3. Critical Illness Policy - Benefits if you have a Heart Attack, Stroke or other Critical Illness

This approach required separate policies and separate premiums to provide separate benefits. Now it takes only 1 policy with a Critical Illness Rider to address these insurance concerns. This plan allows your insurance benefits to be delivered several different ways — all for one premium!

Life Policy & Critical Illness Rider

from Liberty National Life Insurance Company

The choice is yours! Which makes more sense?

- OR -
LUMP-SUM DEATH BENEFIT

- OR -
LUMP-SUM BENEFIT FOR CANCER upon diagnosis - even before treatments begin!

- OR -
LUMP-SUM BENEFIT FOR HEART ATTACK upon diagnosis

- OR -
LUMP-SUM BENEFIT FOR STROKE upon diagnosis

- OR -
LUMP-SUM BENEFIT FOR OTHER COVERED CRITICAL ILLNESSES upon diagnosis
Critical Illness Accelerated Benefit Rider from Liberty National

When you add the Critical Illness Accelerated Benefit Rider to your Whole Life or Term policy, you can receive a portion of your life insurance benefit during your own lifetime if you incur one of the covered critical illnesses.

You decide the amount of protection you and your family can comfortably afford, based on your age and health.

**SELECT ONE OF FOUR ACCELERATED BENEFIT PERCENTAGES:**

- **25% Acceleration** - If you select this option, twenty-five percent of the death benefit is paid upon our receipt of due proof of a covered critical illness, with the remaining amount to be paid in the event of death. Available for life insurance face amounts of $20,000 - $200,000.

- **50% Acceleration** - If you select this option, fifty percent of the death benefit is paid upon our receipt of due proof of a covered critical illness, with the remaining amount to be paid in the event of death. Available for life insurance face amounts of $20,000 - $100,000.

- **75% Acceleration** - If you select this option, seventy-five percent of the death benefit is paid upon our receipt of due proof of a covered critical illness, with the remaining amount to be paid in the event of death. Available for life insurance face amounts of $20,000 - $66,666.

- **100% Acceleration** - If you select this option, the full death benefit will be paid upon our receipt of due proof of a covered critical illness. Available for life insurance face amounts of $20,000 - $50,000.

**Simplified example:** If you purchase a $50,000 Term Life Policy with the Critical Illness Accelerated Benefit Rider and a 50% Accelerated benefit and subsequently suffer a stroke as defined in the policy, you would receive $25,000 upon our receipt of due proof of a critical illness, with the remaining amount to be paid in the event of death.

**Minimum accelerated benefit amount for the Critical Illness Rider is $5,000; maximum accelerated benefit amount is up to $50,000, which includes this rider and/or any combination of Critical Illness riders issued by Liberty National Life Insurance Company. The amount of your benefit will be determined by your life insurance death benefit times the applicable Acceleration Percentage, subject to the maximum accelerated benefit amount as defined in the rider. Benefits will be reduced if the policy has an existing loan balance.**

The rider premium is level for the initial five year period. Premiums will increase for each five year renewal term based on the available rates for your attained age at the time of renewal.

**TAX CONSEQUENCES:** The acceleration of life insurance benefits offered under this rider may be taxable. The recipient of a benefit should consult his or her tax advisor to assess any tax impact of the benefit. We make no representations about the tax impact of the benefit.

**COVERED CRITICAL ILLNESSES INCLUDE:**

- **Invasive Cancer** - includes leukemia, Hodgkin's disease (except Stage I Hodgkins), malignant melanoma
- **Heart Attack**
- **Stoke**
- **Major Organ Transplant**
- **Kidney Failure** - end stage renal disease
- **Paralysis** - complete and permanent functional loss of two or more limbs
- **Blindness** - complete and permanent loss of vision in both eyes
- **Severe Burns** - accidental tissue injury caused by third degree burns to 20% or more of the body
- **Non-invasive Cancer in situ** - 25% of the selected benefit
- **Coronary Artery Bypass Surgery** - 25% of the selected benefit
- **Coronary Angioplasty** - 10% of the selected benefit

*A partial Accelerated Benefit is payable for this covered critical illness.

**EXCLUSIONS:**

- This rider will not pay a benefit if the diagnosis of a covered critical illness is made solely outside of the United States.
- No benefit is payable if the Covered Critical Illness first manifests itself prior to the date of the application or before the Rider has been in force for 30 days from the effective date as shown in the Policy.
- Benefits are not provided for self-inflicted injuries, chronic alcoholism or drug addiction (unless drug addiction results from administration of drug treatment by a physician), or injury or sickness caused by war or any act of war, declared or undeclared; or injury or sickness caused by engaging in illegal occupations or activities.

**PARTIAL BENEFITS:**

- If you receive one of the Partial Benefits listed, you will still be eligible to receive the remainder of your benefits based on the covered conditions listed above, subject to the maximum benefit stated previously.
- Any payment of these Accelerated Benefits will reduce future accelerated benefits. After the maximum accelerated benefit amount has been paid in one or more payments, this rider will terminate.

*This is only a brief description of Liberty National's Critical Illness Accelerated Benefit Rider, form 6378. Please see the policy for the actual terms and conditions of your coverage. The rider is not available on all life insurance plans.*