

Supplemental Survivorship Term Insurance Rider

Rider forming a part of the policy to which attached.

Read Carefully - Term Insurance Involved.

Benefit As part of the proceeds of this policy, we will pay the death benefit as provided by this rider. This payment will be made upon receipt of due proof that the deaths of both Insureds occurred while this policy and this rider were in force.

Death Benefit The death benefit provided by this rider is shown in the Schedule of Benefits and Premiums on Page 3.

Consideration This rider is issued in return for the application and the deduction of the initial cost of insurance for the benefit. The cost of insurance for the benefit for each policy month is the cost of insurance rate for the month multiplied by the number of thousands of death benefit of the rider. The cost of insurance rates will never be larger than the maximum rates shown in the policy.

Incontestability We will not contest this rider after it has been in force during the lifetime of both Insureds for 2 years from the Issue Date.

Suicide If either Insured commits suicide, while sane or insane, within 2 years from the effective date of this rider, benefits provided by this rider are limited to a return of the cost of insurance deducted for this Rider. No additional amount will be paid under this Rider.

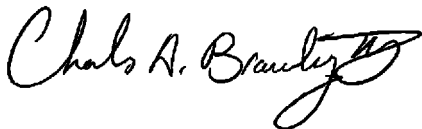
General Provisions This rider is subject to all of the applicable provisions of the policy except for the provisions contained in this rider. This rider will control in event of any conflict with the policy.

Reserve Basis The values for the policy to which this rider is attached are at least equal to the minimum required by law. If required, a detailed statement of the method used to determine policy values and reserves has been filed with the states in which this policy is delivered.

Termination This rider will terminate:

1. Upon written request and return of this policy for endorsement;
2. On maturity, surrender or other termination of this policy; or
3. On the fourth anniversary of the effective date of the rider.

Effective Date The effective date of this rider is the policy date of this policy.



Secretary

This specimen policy represents the generic language of the policy contract, including riders. Policy language, features, and availability may vary by state. Please be sure to check product and rider availability in the state you are soliciting.