

This is a legal contract between You and Us. It is issued in return for the approved Application and Initial Premium. We agree to pay Proceeds to the Beneficiary if the Insured Person dies while this policy is in force, We receive due proof of the Insured Person's death and all policy provisions are met.


RIGHT TO EXAMINE

This policy may be canceled within 30 days of the Issue Date by returning this policy to Our administrative office or to any of Our authorized agents. As soon as this policy is received by Us, it is treated as if it was never issued. Any premium payment will be refunded when We receive this policy.

RIGHT TO CANCEL

You may cancel this policy at any time after the 30-day Right to Examine period by delivering or mailing a written request to Our administrative office. You may specify the date on which You want cancellation to be effective. However, cancellation will only be effective on the date You specify if We receive Your written request before that date. If We do not receive Your written request prior to the date You specify for cancellation, cancellation will be effective on the date We receive Your written request.

Assurity Life Insurance Company has signed this policy on the Issue Date.


President
Secretary

State insurance department telephone no. (###) ###-####

Flexible Premium Adjustable Life Insurance

This policy contains an Overloan Protection Benefit for policies issued with Guideline Premium Test (GPT) as the Definition of Life Insurance Test.

This policy's interest rate, Loan Interest Rate, cost of insurance rate, monthly fees and premium percentage fee are on an indeterminate basis and may be adjusted due to investment earnings, mortality and expenses.

Once the Insured Person reaches age 121, this policy may be subject to adverse tax consequences. You should consult with a tax advisor before choosing to continue this policy.

Nonparticipating

Representative:
Address:

Telephone:

TABLE OF CONTENTS

RIGHT TO EXAMINE.....	1	Premier Loan.....	10
RIGHT TO CANCEL	1	Premier Loan Value	10
SCHEDULE.....	3	Premier Loan Interest.....	10
DEFINITIONS.....	4	Premier Loan Limit	10
PREMIUMS	5	Loan Repayment.....	10
Premium Payments	5	OVERLOAN PROTECTION BENEFIT.....	10
Unscheduled Premiums	5	Overloan Protection Benefit	10
Lapse Protection Period	5	Exercising the Benefit	10
Grace Period.....	5	Overloan Protection Benefit Charge	10
Reinstatement.....	5	Required Conditions.....	11
BENEFITS.....	6	Effect on Policy.....	11
Payment of Proceeds	6	PARTIAL WITHDRAWALS.....	11
Optional Payment of Proceeds.....	6	BENEFICIARY	12
Payment Option 1 - Payment for a Fixed Period ..	6	Change of Beneficiary	12
Payment Option 2 - Payment of a Fixed Amount .	7	OWNERSHIP.....	12
Payment Option 3 - Left at Interest.....	7	Change of Ownership	12
Other Options	7	TERMINATION	12
Withdrawal of Proceeds.....	7	Continuation of Policy Beyond Age 121	12
POLICY CHANGE.....	7	GENERAL PROVISIONS	13
Changing the Death Benefit Option.....	7	Annual Report	13
Changing the Face Amount.....	7	Appeal	13
POLICY VALUES	8	Application Statements.....	13
Accumulated Value.....	8	Assignment.....	13
Interest Rate	8	Conformity with Standards	13
Surrender Value.....	8	Contestable Period.....	13
Maturity Value.....	8	Definition of Life Insurance Test.....	13
CHARGES.....	8	Duty of Cooperation	14
Cost of Insurance Rate.....	8	Entire Contract; Changes.....	14
Cost of Insurance.....	9	Illustration	14
Monthly Deduction.....	9	Minimum Death Benefit.....	14
Surrender Charges	9	Misstatement of Age or Gender	14
LOANS	9	Suicide.....	14
Loan Value.....	9	PAYMENT OPTION 1 TABLE	15
Loan Interest.....	9		

SCHEDULE

FORM NO.	FORM NAME	FACE AMOUNT	PLANNED ANNUAL PREMIUM	YEARS PAYABLE	EXPIRATION DATE
ICC19 I L1921	Universal Life				

Monthly Lapse Protection Premium:
 Lapse Protection Period:
 Annual Target Premium Amount:
 Maximum Fixed Monthly Fee: \$10.00
 Maximum Face Amount Monthly Fee: \$25.00
 Maximum Premium Percentage Fee: 25%
 Guaranteed Interest Rate: 2.0% per year (.1652% monthly)
 Minimum Face Amount:
 Death Benefit Option:
 Definition of Life Insurance Test:
 Mortality Table:

RIDER FORM NO.	RIDER FORM NAME	FACE AMOUNT	MONTHLY COST*	YEARS DEDUCTED	EXPIRATION DATE
ICC19 R I1922	Accelerated Death Benefit Rider				
ICC19 R I1923	Accidental Death Benefit Rider				
ICC19 R I1924	Children's Term Rider				
R I1925	Critical Illness Rider				
ICC19 R I1926	Disability Waiver Rider				
ICC19 R I1927	Guaranteed Insurability Rider				
ICC19 R I1928	Level Term Rider				

*The monthly cost for each rider will be deducted to the rider's Expiration Date.

This policy may lapse if no premiums are paid following the first premium or if subsequent premiums are insufficient to continue coverage.

Payment of the Planned Annual Premium does not guarantee this policy will mature on the Expiration Date since current cost of insurance rates and interest rates are not guaranteed and due to the flexibility allowed with this policy, namely through taking policy loans, taking partial withdrawals, Death Benefit Option changes and Face Amount changes. If coverage continues to the Expiration Date, there may be little or no value to be paid.

Owner:
 Insured Person:
 Issue Age: Gender:
 Class:

Policy Number:
 Issue Date:
 Initial Premium:
 Premium Mode:

DEFINITIONS

Accumulated Value means the value that has accumulated from the Issue Date.

Amount of Insurance means the insurance amount in force which is determined by the Death Benefit Option (Death Benefit Option 1 or Death Benefit Option 2) chosen.

Anniversary means the month and day of the Issue Date in succeeding calendar years.

Application means the documents signed by You and the Insured Person, if different, in order to obtain this policy, to obtain reinstatement of this policy or to change this policy.

Attained Age means the Issue Age shown on the Schedule plus the number of Policy Years elapsed.

Beneficiary(ies) means the person(s) named in the Application, or later changed as described in the Change of Beneficiary section, to receive the Proceeds, if any.

Death Benefit Option 1 means the greater of (a) the Face Amount or (b) the Minimum Death Benefit.

Death Benefit Option 2 means the greater of (a) the Face Amount plus the Accumulated Value or (b) the Minimum Death Benefit.

Evidence of Insurability means information about the Insured Person that provides proof that the Insured Person meets Our standards of acceptability in order to approve, change or reinstate coverage under this policy or any riders.

Grace Period means the 61-day period after a Monthly Date in which premiums necessary to keep this policy in force can still be paid and are considered to have been paid on the Monthly Date.

Insured Person means the person insured for the benefits of this policy and any attached rider as listed on the Schedule or rider Schedule.

Issue Date means the date the Insured Person first becomes insured for the benefits of this policy or any attached rider as listed on the Schedule, or rider Schedule.

Loan Balance means the total amount of all unpaid loans and all unpaid Loan Interest on a given date.

Loan Interest means interest on the amount loaned.

Loan Interest Rate means the rate at which Loan Interest is charged.

Loan Value means the maximum amount that may be borrowed at any one time.

Minimum Death Benefit means the minimum insurance amount in force necessary to qualify this policy as life insurance under Section 7702.

Monthly Date means the same day each month as the Issue Date day.

Monthly Deduction means the amount deducted from the Accumulated Value on each Monthly Date.

Monthly Lapse Protection Premium means the amount necessary to keep this policy in force during the Lapse Protection Period.

Net Premiums means the premium paid less the premium percentage fee.

Policy Year means a period of 12 consecutive calendar months, the first of which begins on the Issue Date. Policy Years after the first year begin on each successive policy Anniversary thereafter.

Proceeds means the amount payable upon the death of the Insured Person.

Reinstatement Date means the date We have both approved the Application for reinstatement and received any premiums and Loan Interest due.

Section 7702 means Section 7702 of the Internal Revenue Code of 1986, or any applicable successor, which defines life insurance.

Surrender Value means the amount payable if You elect to surrender this policy.

We, Us and Our means Assurity Life Insurance Company, a stock company.

You and Your means the person(s) listed as the Owner on the Schedule or later changed, as described in the Ownership section.

PREMIUMS

Premium Payments. The first premium is due on the Issue Date. Premiums paid after the first premium are periodic premiums.

Periodic premiums are flexible. You may increase or decrease (subject to the Monthly Lapse Protection Premium) the periodic premium. We reserve the right to limit any increase or change that would disqualify this policy as life insurance as defined by Section 7702.

The actual amount and frequency of premium payments will affect the Accumulated Value and the amount and duration of insurance.

Unscheduled Premiums. In accordance with Our rules in effect at the time payment is received, We reserve the right to require Evidence of Insurability before accepting an unscheduled premium that will increase the Face Amount of this policy. We reserve the right to limit the amount of any unscheduled premium that would disqualify this policy as life insurance as defined by Section 7702. Any payment received that does not specify where to apply the money will be applied towards the loan, if any.

Lapse Protection Period. The Lapse Protection Period begins on the Issue Date. The Surrender Value at the end of the Lapse Protection Period may be insufficient to keep this policy in force unless an additional payment is made at that time.

Grace Period. A Grace Period will begin under the following conditions:

- During the Lapse Protection Period, a Grace Period will begin on any Monthly Date that the sum of all premiums paid (less any Loan Balance and less any partial withdrawals) is less than the sum of the required Monthly Lapse Protection Premiums from the Issue Date to that Monthly Date. The minimum amount needed to keep this policy in force after the Grace Period begins will be the Monthly Lapse Protection Premiums to the end of the Grace Period, plus any due and unpaid Loan Interest.
- After the Lapse Protection Period, a Grace Period will begin on any Monthly Date the Surrender Value is insufficient to cover the Monthly Deduction or on any Anniversary the Surrender Value is insufficient to loan unpaid Loan Interest for the previous Policy Year, plus the Monthly Deduction. The minimum amount needed to keep this policy in force after the Grace Period begins will be enough to cover three Monthly Deductions, plus any due and unpaid Loan Interest.

We will provide written notice that this policy will terminate at least 31 days before such termination would occur. Notice will be to the last known address of the Owner and of any assignee of record. Notice will include the minimum amount necessary to keep this policy in force and the date by which the minimum amount must be received.

Reinstatement. If premium is not paid by the end of the Grace Period, this policy will lapse (will not be in force). The lapse date will be the Monthly Date on which the Grace Period began. To reinstate this policy (to be in force again), You must apply for reinstatement in writing to Our administrative office within three years of the lapse date. The Application for reinstatement must be signed by You and the Insured Person, if different. The Application for reinstatement requires Our approval.

If the Application for reinstatement is approved, this policy may be reinstated by paying any unpaid Monthly Deductions that were due on the lapse date, with interest at an annual rate of 6% from the lapse date to the Reinstatement Date. You must also pay (a) three Monthly Deductions plus all unpaid Monthly Lapse Protection Premium if this policy is still in the Lapse Protection Period or (b) an amount that provides a positive Surrender Value, if this policy is outside the Lapse Protection Period. Any Loan Balance as of the lapse date must be paid or reinstated. Loan Interest will be charged at the

applicable Loan Interest Rate to the Reinstatement Date during the period of lapse. This policy will be reinstated on the Reinstatement Date.

This policy cannot be reinstated if surrender is requested under the Right to Examine or Right to Cancel sections or after this policy's Expiration Date.

The period from the lapse date to the Reinstatement Date is not included when establishing the Policy Year to determine the surrender charge.

BENEFITS

Payment of Proceeds. If the Insured Person dies while this policy and any applicable riders are in force and all provisions have been met, We will pay Proceeds to the Beneficiary. Payment will be made within two months of receiving due proof of death at Our administrative office.

Proceeds are equal to:

- the Amount of Insurance in force;
- less any Loan Balance; and
- less the minimum amount of premium necessary to keep this policy in force if the Insured Person dies during the Grace Period.

Payment will include interest on the Proceeds from the date of the Insured Person's death until the date payment is made. The interest paid on Proceeds will be the higher of the rate payable under Payment Option 3 or the rate required by state law, if any. An additional interest rate of 10% annually will begin 31 days after the latest of the date:

- We receive due proof of death;
- We receive sufficient information to determine Our liability, the extent of Our liability and the appropriate payee legally entitled to the Proceeds; and
- legal impediments to payment of Proceeds, that depend on the action of parties other than Us, are resolved and sufficient evidence of the same is provided to Us. Legal impediments to payment include, but are not limited to, (a) the establishment of guardianships and conservatorships, (b) the appointment and qualification of trustees, executors and administrators and (c) the submission of information required to satisfy state and federal reporting requirements.

Optional Payment of Proceeds. Upon the death of the Insured Person, We will pay Proceeds in a lump sum or under a payment option. We will not pay Proceeds under a payment option unless requested to do so in a written statement sent to Our administrative office. All or part of the Proceeds may be applied to a payment option if the amount applied is at least \$5,000 and will provide an installment payment of at least \$50. The payment option benefit amount will not be less than 100% of a monthly annuity which can be purchased as a single premium immediate annuity, at Our then published interest rates. We will protect Proceeds paid under a payment option from creditor's claims and legal process to the extent allowed by law.

You may elect a payment option during the Insured Person's lifetime. A Beneficiary may also elect a payment option if Proceeds are payable to the Beneficiary.

The person receiving payments under a payment option is the payee. If a payee chooses lifetime payments, We may require proof of a payee's age. We must agree to a payment option if the payee is an assignee or if the payee is other than a natural person (such as a corporation or a partnership). If this policy is assigned as payment of a loan, We will pay the assignee in a lump sum.

We will provide the payee with a payment contract that explains how We make payments under the chosen payment option. The payment contract will control payments if a payee dies before We make all guaranteed payments. Payment contracts cannot be assigned.

Payment Option 1 – Payment for a Fixed Period. Payments are in equal installments for a fixed period of years not to exceed 30 years. Payments will not be less than as shown in the Payment Option 1 Table and may be increased by additional interest.

Payment Option 2 – Payment of a Fixed Amount. Fixed payments are made in installments until the Proceeds and interest at 1% are depleted. Additional interest may be paid which will extend the number of payments. Yearly payments must be at least \$60 for each \$1,000 of Proceeds applied.

Payment Option 3 – Left at Interest. We will pay interest periodically on amounts left with Us. The interest rate paid will not be less than 1% per year. Additional interest may be paid.

Other Options. We may offer additional payment options on the date a payment option is elected. Upon request, We will provide the payment terms for any available payment option.

Withdrawal of Proceeds. Unless restricted, unpaid balances on Payment Option 1, 2 or 3 can be withdrawn. We will discount any Payment Option 1 Proceeds at the Payment Option 1 interest rate.

POLICY CHANGE

Any change that would result in a negative guideline premium as defined under Section 7702 will not be allowed. A policy change may have a corresponding change to any attached riders.

Changing the Death Benefit Option. You may request to change the Death Benefit Option at any time. Changing the Death Benefit Option will not affect the Accumulated Value calculation or the surrender charge of this policy. A change from Death Benefit Option 2 to Death Benefit Option 1 will be effective on the Monthly Date on or after the date We receive Your written request. You have the option of either keeping the same Face Amount or the same Amount of Insurance as of the effective date of the Death Benefit Option change. A change from Death Benefit Option 1 to Death Benefit Option 2 requires You to submit a supplemental Application and Evidence of Insurability. If the Application to change the option is approved by Us, the change will be effective on the Monthly Date on or after the date of Our approval.

Changing the Face Amount. A written request to increase or decrease this policy's Face Amount must be for at least \$10,000. If an increase request is approved, it will be effective on the Monthly Date on or after the date of Our approval. If a decrease request is approved, it will be effective on the Monthly Date on or after the date We receive Your written request. A Face Amount increase or decrease will not affect the Accumulated Value calculation. In addition, a Face Amount decrease will not result in a surrender charge being collected, nor will it affect the surrender charge of this policy.

Increases are subject to the following conditions:

- an Application and Evidence of Insurability must be received at Our administrative office at least 30 days before the Anniversary following the Insured Person's 85th birthday;
- cost of insurance, Monthly Deductions and surrender charges for the increased amount will be based on the Insured Person's age, gender (unless this policy was issued on a gender-neutral basis, in which case male rates will be assumed) and class at the time of the increase;
- during the Lapse Protection Period, the first Monthly Lapse Protection Premium for the increased amount must be paid;
- during the Lapse Protection Period, a new Lapse Protection Period will begin on the issue date of the increased amount;
- after the Lapse Protection Period, any negative Surrender Value that results from the increase must be paid; and
- a new suicide and contestable period for the amount of the increase will begin on the effective date of the increase.

Decreases are subject to the following conditions:

- an Application or Your signed request must be received at Our administrative office;
- the Face Amount cannot be reduced below the Minimum Face Amount;
- any decrease that would reduce the Amount of Insurance in force below the Minimum Death Benefit is not allowed;
- decreases are first applied to any increases, starting with the most recent increase, then to the next most recent increases in order, and finally to the original Face Amount;
- a decrease will not reduce the original surrender charge or any additional surrender charge; and
- during a Lapse Protection Period, a decrease will not reduce the original Monthly Lapse Protection Premium or any additional Monthly Lapse Protection Premium.

POLICY VALUES

The values of this policy meet or exceed the values required by the NAIC Universal Life Insurance Regulation, Model #585. We have filed a detailed statement explaining the calculation of these values with the Interstate Insurance Product Regulation Commission. Calculations of minimum policy values and reserves are based on all of the following:

- The Mortality Table, sex distinct (unless this policy was issued on a gender-neutral basis, in which case male rates will be assumed), smoker distinct, age last birthday, ultimate only mortality rates*;
- premium paid annually and Proceeds paid immediately;
- the Insured Person's Attained Age;
- a valuation interest rate in accordance with the NAIC Valuation Manual; and
- the Guaranteed Interest Rate.

* Juveniles age 0-17 at issue are based on the Mortality Table, sex distinct (unless this policy was issued on a gender-neutral basis, in which case male rates will be assumed), smoker composite, age last birthday, ultimate only mortality rates. The composite mortality table will continue to be used for all future attained ages for policies issued to juveniles.

Accumulated Value. On any day that this policy is in force, the Accumulated Value will equal:

- (a) the Accumulated Value on the preceding Monthly Date;
- (b) less the Monthly Deduction made on the preceding Monthly Date;
- (c) plus interest on (a) minus (b) from the preceding Monthly Date to that day;
- (d) plus Net Premiums received since the preceding Monthly Date;
- (e) plus interest on (d) from the date We receive the premium to that day;
- (f) less the amount of any withdrawals and withdrawal service fees since the preceding Monthly Date; and
- (g) less interest on (f) from the date of the withdrawal to that date.

If during the Lapse Protection Period the Accumulated Value becomes negative, we will continue to deduct the Monthly Deduction, but will not charge negative interest and will not increase the Amount of Insurance by the negative Accumulated Value in the Cost of Insurance calculation.

Interest Rate. We will determine the interest rate. A lower interest rate may be credited on any portion of the Accumulated Value that has been loaned. The rate will never be less than the Guaranteed Interest Rate.

Surrender Value. You may surrender this policy for its Surrender Value while this policy is in force, during the Insured Person's lifetime and before the Expiration Date.

The Surrender Value is equal to the Accumulated Value less the surrender charge and any Loan Balance. We may defer payment of the Surrender Value up to six months.

The Surrender Value will not be less than the Surrender Value on the Monthly Date preceding the date of surrender, less any loans or withdrawals made since the preceding Monthly Date. The Surrender Value available at any time other than on the Anniversary, shall be calculated with allowance for the lapse of time from the last preceding policy Anniversary.

Maturity Value. If, on the Expiration Date, the Insured Person is alive and this policy is in force, this policy will continue under the Continuation of Policy Beyond Age 121 section. You may elect for Us to pay You the Surrender Value upon expiration, increased by any premiums paid beyond the Expiration Date, by contacting Us to request this. There may be little or no value to be paid on the Expiration Date on the Schedule.

The payments for a payment option for either the Surrender Value or maturity value will never be greater than the payments for a payment option upon death of the Insured Person.

CHARGES

Cost of Insurance Rate. The monthly cost of insurance rate (except for any rate applicable to an increase in the Face Amount) is based on the Insured Person's age on each Anniversary, Gender (unless this policy was issued on a gender-neutral basis, in which case male rates will be assumed) and Class. The monthly cost of insurance rate is subject to change but will never be greater than the rate shown in the Maximum Insurance Rates per \$1,000 table.

A separate table of Maximum Insurance Rates per \$1,000 will be provided for each Face Amount increase.

A statement of the basis of the charges and the method of computation has been filed with the Interstate Insurance Product Regulation Commission.

Cost of Insurance. The monthly cost of insurance equals:

- the monthly cost of insurance rate multiplied by;
- the Amount of Insurance on the Monthly Date divided by (1 plus the monthly Guaranteed Interest Rate) minus the Accumulated Value before the Monthly Deduction.

Monthly Deduction. The Monthly Deduction on a Monthly Date is equal to:

- the monthly fee;
- plus the Monthly Cost for riders;
- plus the Monthly Cost of insurance.

Surrender Charges. The surrender charge for each year this policy is in force is shown in the Table of Surrender Charges. The surrender charges shown apply to the original Face Amount, and are based on the Insured Person's Issue Age, Gender (unless this policy was issued on a gender-neutral basis, in which case male rates will be assumed) and Class.

A separate Table of Surrender Charges is provided for each Face Amount increase.

LOANS

Loan Value. While this policy is in force, You may take loans against the Loan Value as cash. This policy is the sole security for any loan. The Loan Value is equal to the Surrender Value on the date of the loan, reduced by the next three Monthly Deductions and Loan Interest to the next policy Anniversary. We may defer cash loans up to six months.

Loan Interest. Interest is charged from the date of the loan and is payable annually in arrears on each Anniversary. Interest not paid when due will be added to the Loan Balance and will itself bear interest. The Loan Interest Rate may vary, but will not exceed the greater of the Published Monthly Average for the calendar month ending two months before the rate is determined or the rate used to compute the Accumulated Value plus 1% per annum.

Published Monthly Average means Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Service, Inc. or any successor thereto. If this Average is no longer published, We will use a similar average subject to the approval of the Interstate Insurance Product Regulation Commission.

We must determine the Loan Interest Rate at least once every 12 months. We can change the Loan Interest Rate no more frequently than once every three months. If Our determination of the Loan Interest Rate results in an annual rate increase of 0.5% or more, We may increase the Loan Interest Rate. However, if Our determination results in an annual rate reduction of 0.5% or more, We will reduce the Loan Interest Rate by at least 0.5%.

When a loan is taken, the initial Loan Interest Rate is provided. If this policy has a Loan Balance, We will give reasonable advance notice of any increase in the Loan Interest Rate. This policy will not terminate in a Policy Year solely because We increased the Loan Interest Rate during that Policy Year. This policy will remain in force during the Policy Year until it would otherwise terminate.

Premier Loan. Qualifying loans and associated capitalized interest will be administered as premier loans provided they begin on or after:

- the 12th Anniversary; or
- the second Anniversary, provided the Surrender Value equals at least \$10,000 or the Insured Person is age 60 or older.

Premier loans are administered separately from loans not qualifying under this section. Unless modified by this section, premier loans are subject to:

- all definitions, terms, and conditions of the Loans section;
- the Premier Loan Value, Premier Loan Interest and Premier Loan Limit sections; and
- the Loan Repayment section.

Premier Loan Value. On each policy Anniversary occurring while a premier loan is in effect, We will determine the maximum amount available for premier loans during the next 12 calendar months. The amount so determined is the premier loan Value, and is equal to 10% of the Loan Value per Policy Year.

Premier Loan Interest. Interest is charged from the date of the loan and is payable annually in arrears on each policy Anniversary. Interest not paid when due will be added to the premier loan balance and will itself bear interest. The premier loan interest rate is equal to 0.50% plus the interest rate credited on policy loans, not to exceed the Loan Interest Rate under the Loan Interest section.

Premier Loan Limit. No more than one new loan in each Policy Year may be administered as a premier loan. Capitalized interest is not considered a new loan when determining the premier loan limit.

Loan Repayment. You may repay all or part of a Loan Balance at any time during the Insured Person's lifetime while this policy is in force, but You are not obligated to do so. However, the Loan Balance must not equal or exceed the Loan Value. If this happens, We will provide You written notice of the payment required to reduce the Loan Balance below the Loan Value at least 31-days prior to the date the payment is due. If the required payment is not received, this policy will terminate.

Any loan repayment applies first to any loans that do not qualify as premier loans. We will then apply the balance of the repayment, if any, to premier loans. We will not administer, as a premier loan, the amount of any Loan Balance that exceeds the premier loan limit and/or the premier loan value if such Loan Balance is attributable to any combination of:

- Loan Balances originating prior to the date when the Insured Person first qualifies for a premier loan;
- new loans; or
- capitalized interest.

OVERLOAN PROTECTION BENEFIT

Benefit available only when the Definition of Life Insurance Test for this policy is the Guideline Premium Test (GPT).

Overloan Protection Benefit. This benefit prevents this policy from lapsing due to excessive loans provided it meets the required conditions specified below. If this benefit is exercised, this policy will become a paid-up policy and is guaranteed to stay in force.

Exercising the Benefit. You must request to exercise the benefit by submitting a written request to Us. If this policy has entered a Grace Period, We will mail You a notice of eligibility at least 31 days prior to the end of the Grace Period. Your written request must be postmarked by the end of the Grace Period and while the Insured Person is alive. If Our notice is sent less than 31 days prior to the end of the Grace Period, Your written request must be postmarked within 30 days of the date of Your receipt of the notice and while the Insured Person is alive.

Overloan Protection Benefit Charge. There is a one-time charge equal to the Overloan Protection Benefit Rate multiplied by the Accumulated Value on the date You exercise this benefit. The Overloan Protection Benefit Rate varies by Attained Age and is specified in the table below. This charge will be deducted from Your Accumulated Value. There is no charge if the benefit is never exercised.

Attained Age	Overloan Protection Benefit Rate
75-90	5%
91	4%
92	3%
93	2%
94-120	1%

Required Conditions. You may elect to receive the benefit only if:

- this policy has been in force for 15 years or more;
- the Insured Person is at least age 75;

- the Definition of Life Insurance Test for this policy is the Guideline Premium Test (GPT);
- the Loan Balance exceeds the Face Amount of this policy in effect at the time the benefit is exercised;
- the Loan Balance does not exceed 99.9% of the Accumulated Value after the overloan protection benefit charge has been deducted;
- exercising this benefit does not cause this policy to violate the federal Guideline Premium Test or become a Modified Endowment Contract (MEC) under Section 7702;
- cumulative partial withdrawals are no less than the total premiums paid under this policy;
- the Surrender Value is sufficient to cover the overloan protection benefit charge; and
- we are not currently applying any disability waiver benefit.

Effect on Policy. When the benefit has been exercised, the following changes will apply to this policy, riders and provisions:

- this policy will be placed in a paid-up status and guaranteed to remain in force;
- the Death Benefit Option will be option 1;
- the Face Amount will be adjusted to the lowest possible death benefit amount that will qualify this policy as life insurance under Section 7702 immediately after the overloan protection benefit charge is taken;
- interest will continue to be credited to the Accumulated Value at the Guaranteed Interest Rate;
- no Monthly Deductions or additional charges will be taken from the Accumulated Value;
- Loan Interest will continue to accrue;
- if the Loan Balance exceeds the Accumulated Value, the Loan Interest Rate charged will be equal to the Guaranteed Interest Rate credited;
- no further loans, policy changes, withdrawals or surrenders will be allowed;
- no further premium payments or loan repayments will be allowed; and
- all attached riders will terminate.

Your election to exercise this benefit is irrevocable. When the benefit is exercised, We will mail You a notice which outlines the effect on this policy.

PARTIAL WITHDRAWALS

After the first policy Anniversary, You may request in writing one withdrawal from the Accumulated Value per Policy Year during the lifetime of the Insured Person. Withdrawals are subject to the following:

- the service fee for each withdrawal is \$25;
- the minimum withdrawal is \$500;
- the maximum withdrawal is the Loan Value less the service fee;
- the Accumulated Value will be reduced by the withdrawal amount and the service fee;
- if Death Benefit Option 1 is in effect, the Face Amount will be reduced by the withdrawal amount;
- the withdrawal cannot reduce the Face Amount below the Minimum Face Amount; and
- if applicable, any withdrawal amount that would result in a negative guideline premium as defined under Section 7702 will not be allowed.

We may defer payment of the withdrawal up to six months.

BENEFICIARY

Unless otherwise stated in this policy, in any payment contract in effect under this policy or in a beneficiary designation in effect under this policy, the following applies to any and all Beneficiaries:

- Only surviving Beneficiaries have an interest in any Proceeds. Surviving means living at least 120 hours beyond the Insured Person.
- A Beneficiary is either a primary Beneficiary or a contingent Beneficiary. A surviving primary Beneficiary's interest in any Proceeds is superior to and exclusive of that of any contingent Beneficiary. Proceeds are payable to the contingent Beneficiaries only if no primary Beneficiaries survive the Insured Person.
- We will pay the Proceeds to the Beneficiaries surviving at the time of the Insured Person's death. We may require proof of age, gender or of the continued survival of any Beneficiary. We may rely on the affidavit of any responsible person to determine the identity of any Beneficiaries not identified by name or whether any Beneficiaries not identified by name are living.

- All surviving Beneficiaries in the same class (primary or contingent) will share equally unless specified otherwise.
- After the death of all designated Beneficiaries, We will pay any Proceeds payable to You or Your successors, transferees or estate.
- To the extent allowed by law, We will protect the payment of Proceeds and interest to a Beneficiary from creditors' claim and legal process.

Change of Beneficiary. You may change the Beneficiary while the Insured Person is alive by completing and signing a form provided by Us for changing a beneficiary and returning the form to Our administrative office for Our written acknowledgement.

Naming a new beneficiary voids any prior designation unless otherwise stated in the new designation.

When We furnish written acknowledgement of the change of beneficiary, the change becomes effective on the date You signed Our form unless otherwise specified by You. We are not liable for payments made or action taken prior to Our written acknowledgement of the beneficiary change.

OWNERSHIP

The Insured Person is the Owner of this policy, unless the Owner is changed or a different Owner is named in the Application and shown on the Schedule or later named on a form provided by Us for changing ownership. This policy belongs to You, and all policy rights may be exercised by You. If there is no living Owner at the time of Your death, the ownership will transfer to the Insured Person, if different.

Change of Ownership. You may change ownership while the Insured Person is alive by completing and signing a form provided by Us for changing ownership and returning the form to Our administrative office for Our written acknowledgement.

Naming a new owner voids any prior designation unless otherwise stated in the new designation.

When We furnish written acknowledgement of a change of ownership, the change becomes effective on the date You signed Our form unless otherwise specified by You. We are not liable for payment made or action taken prior to Our written acknowledgement of the ownership change. An ownership change will not change the Beneficiary or the payment option chosen.

TERMINATION

This policy will terminate on the earliest of the following:

- when the minimum amount needed to keep this policy in force is not paid before the end of the Grace Period;
- the date We receive Your written request at Our administrative office to surrender this policy, unless the notice specifies a later date; or
- upon the Insured Person's death.

Continuation of Policy Beyond Age 121. If You choose to keep this policy in force beyond the policy Anniversary following the Insured Person's 121st birthday, the following will apply:

- the Amount of Insurance in force will equal 101% of the Accumulated Value, less any loans and unpaid Loan Interest;
- We will continue to credit interest to the Accumulated Value;
- We will not make Monthly Deductions;
- We will not accept any additional premium payments except amounts required to keep this policy in force under the Grace Period;
- We will continue to allow partial withdrawals;
- all riders attached to this policy will terminate except if an accelerated benefit rider or amendment is attached, that rider or amendment will remain in effect; and
- all other policy provisions continue to be in effect.

Once the Insured Person reaches age 121, this policy may be subject to adverse tax consequences. You should consult with a tax advisor before choosing to continue this policy.

GENERAL PROVISIONS

Annual Report. Each Policy Year, without charge, We will send You an annual report that shows the following:

- beginning and ending dates of the current report period;
- Accumulated Value at the beginning and end of the current report period;
- death benefit for the Insured Person at the end of the current report period;
- Surrender Value at the end of the current report period;
- Loan Balance at the end of the current report period;
- If applicable, a notice that the policy may terminate without value before the end of the next statement period unless additional premiums are paid (assuming guaranteed interest, mortality and expense loads, and premium charges); and
- amounts credited and debited to the Accumulated Value, consisting of premiums paid, interest credits, cost of insurance charges, expense charges, withdrawal amounts and rider costs.

Appeal. Prior to filing any lawsuit against Us, You or Your Beneficiary if You are deceased, must complete an appeal. The appeal request must be in writing and must be made within 180 days after receipt of Our denial decision. We will provide written notice of Our decision within 15 days of Our receipt of the appeal. This section will conform to the applicable law in the state where this policy is delivered or issued for delivery.

Application Statements. No statement will void this policy or any attached riders, or be used to deny a claim unless the statement was made in the Application signed by You and the Insured Person, if different, which includes any papers signed or information provided.

In the absence of fraud, statements made in the Application, which includes any papers You and the Insured Person, if different, signed or information You and the Insured Person, if different, provided, are deemed representations and not warranties. Representations are statements that, to the best of Your and the Insured Person's knowledge and understanding, represent the truth. Warranties are statements that are guaranteed to be true. If We considered the Application statements as warranties, We could cancel this policy for any inaccuracy, even an honest mistake.

Assignment. You can transfer, or assign, some or all of this policy's rights, while the Insured Person is alive, to someone else by making a contract with that person. We are not responsible for the validity of any assignment, nor are We bound by an assignment until We receive a copy of the assignment at Our administrative office.

When We furnish written acknowledgement of the assignment, the assignment becomes effective on the date You signed Our form unless a later date is specified. We are not liable for payments made or action taken prior to Our written acknowledgement of the assignment.

Conformity with Standards. This policy is approved under the authority of the Interstate Insurance Product Regulation Commission (Commission) and issued under Commission standards. Any provision of this policy that on the provision's effective date is in conflict with Commission standards for this product type is hereby amended to conform to the Commission standards for this product type as of the provision's effective date.

Contestable Period. We have the right to contest the validity of this policy and any attached riders based on material misrepresentations made in the initial Application. However, We cannot contest the validity of this policy or any attached riders after it has been in force during the Insured Person's lifetime for two years from the Issue Date, except for fraudulent misstatements in the Application when permitted by applicable law in the state where this policy is delivered or issued for delivery.

We have the right to contest the validity of a change or reinstatement of this policy and any attached riders based on material misrepresentations made in the Application for change or reinstatement. However, We cannot contest a change or reinstatement after this policy has been changed or reinstated and in force during the Insured Person's lifetime for two years from the change effective date or Reinstatement Date, except for fraudulent misstatements in the Application for change or reinstatement when permitted by applicable law in the state where this policy is delivered or issued for delivery.

Definition of Life Insurance Test. In order for this policy to qualify as life insurance under the Internal Revenue Code, it must, at all times, satisfy one of the two tests defined by the Internal Revenue Code. The Definition of Life Insurance Test applicable to this policy is shown on this policy's Schedule.

Duty of Cooperation. Any Owner, Beneficiary or the Insured Person shall reasonably cooperate during any investigation or adjudication of a claim. This cooperation shall include providing information We request and authorizing the release of medical records to Us.

Entire Contract; Changes. The entire contract consists of this policy, which includes the Application and any riders, endorsements, amendments or any other papers We have attached. No change in this policy will be effective until approved by one of Our officers and unless such approval is endorsed and attached to this policy. No sales representative has authority to change this policy or to waive any of its provisions.

Illustration. You may request, at no cost, an illustration of this policy's projected future Accumulated Value and death benefit at any time while this policy is in force.

Minimum Death Benefit. The Amount of Insurance in force will always equal or exceed the Minimum Death Benefit so that this policy will continue to qualify as life insurance as defined under Section 7702. The Minimum Death Benefit is the Accumulated Value multiplied by the percentage listed in the table below:

<u>Attained Age</u>	<u>Percentage</u>	<u>Attained Age</u>	<u>Percentage</u>	<u>Attained Age</u>	<u>Percentage</u>
0-40	250%	54	157%	68	117%
41	243	55	150	69	116
42	236	56	146	70	115
43	229	57	142	71	113
44	222	58	138	72	111
45	215	59	134	73	109
46	209	60	130	74	107
47	203	61	128	75-90	105
48	197	62	126	91	104
49	191	63	124	92	103
50	185	64	122	93	102
51	178	65	120	94	101
52	171	66	119	95+	100
53	164	67	118		

These percentages are not guaranteed and We reserve the right to change them if required by any revision to the Internal Revenue Code. We will notify You if these percentages change.

Misstatement of Age or Gender. If the (1) Issue Age or Gender of the Insured Person (if this policy was issued on a gender-distinct basis) or (2) Issue Age of the Insured Person (if this policy was issued on a gender-neutral basis) has been misstated, the Face Amount will be adjusted by the ratio of the most recent incorrect cost of insurance rate to the correct cost of insurance rate. All Monthly Deductions from that point forward will reflect the corrected Issue Age and Gender (if this policy was issued on a gender-neutral basis).

Suicide. If the Insured Person dies by suicide within two years of the Issue Date, Our liability is limited to a refund of premiums paid, less any partial withdrawals, any benefits paid under any riders and any Loan Balance. If the Insured Person dies by suicide within two years of the last Reinstatement Date, Our liability is limited to a refund of premiums paid since the last Reinstatement Date, less any partial withdrawals, any benefits paid under any riders and any Loan Balance.

PAYMENT OPTION 1 TABLE

Amount of Each Payment

Amount of Each Payment

Fixed Period (Years)	<i>Amount of Each Payment</i>				Fixed Period (Years)	<i>Amount of Each Payment</i>			
	Annual	Semi- Annual	Quarterly	Monthly		Annual	Semi- Annual	Quarterly	Monthly
5	\$204.00	\$102.25	\$51.19	\$17.08	20	\$54.87	\$27.50	\$13.77	\$4.59
6	170.84	85.63	42.87	14.30	21	52.51	26.32	13.18	4.40
7	147.16	73.76	36.93	12.32	22	50.36	25.24	12.64	4.22
8	129.40	64.86	32.47	10.83	23	48.40	24.26	12.15	4.05
9	115.58	57.94	29.00	9.68	24	46.61	23.36	11.70	3.90
10	104.54	52.40	26.23	8.75	25	44.96	22.53	11.28	3.76
11	95.50	47.87	23.96	7.99	26	43.43	21.77	10.90	3.64
12	87.97	44.09	22.07	7.36	27	42.03	21.06	10.55	3.52
13	81.60	40.90	20.48	6.83	28	40.72	20.41	10.22	3.41
14	76.14	38.16	19.11	6.37	29	39.50	19.80	9.91	3.31
15	71.41	35.79	17.92	5.98	30	38.36	19.23	9.63	3.21

*Payments are shown for each \$1,000 applied under the payment option.
 Figures for fixed periods not shown will be furnished on request.*

Flexible Premium Adjustable Life Insurance

Nonparticipating

READ THIS POLICY CAREFULLY!

Sample

ENHANCED GUARANTEED SURRENDER VALUE BENEFIT

You may request, in writing, to surrender the policy for the enhanced guaranteed surrender value during the 60 day period following the 15th or 20th policy Anniversary. Surrender charges will not apply. If the enhanced guaranteed surrender value is paid, the Surrender Value of the policy will not be paid.

To be eligible, on each prior policy Anniversary, the sum of all premiums paid must exceed the sum of the Annual Target Premium Amount as shown on the policy Schedule.

The enhanced guaranteed surrender value at the 15th Anniversary is equal to the lesser of:

- 50% of all premiums paid, less any Loan Balance, premium refunds and partial withdrawals; or
- 35% of the lowest face amount since issue, less any Loan Balance and partial withdrawals that did not reduce the Face Amount.

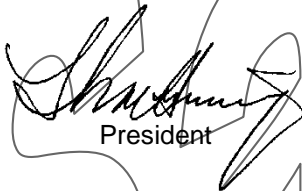
The enhanced guaranteed surrender value at the 20th Anniversary is equal to the lesser of:

- 100% of all premiums paid, less any Loan Balance, premium refunds and partial withdrawals; or
- 35% of the lowest face amount since issue, less any Loan Balance and partial withdrawals that did not reduce the Face Amount.

All terms, explanation of terms, conditions and limitations stated in the Policy form to which this endorsement is attached will also apply to this endorsement unless we state otherwise in this endorsement.

This endorsement is attached to and forms a part of Policy No. _____ and effective on the Issue Date of the Policy.

issued by Assurity Life Insurance Company



President



Secretary



This rider is attached to and part of the policy. The terms of the policy apply to this rider unless otherwise stated in this rider. This rider is issued in return for Your approved Application.

ACCELERATED DEATH BENEFITS PAID UNDER THIS RIDER WILL REDUCE THE POLICY'S DEATH BENEFIT AND POLICY VALUES, WHICH INCLUDE, BUT ARE NOT LIMITED TO, THE ACCUMULATED VALUE.

THIS RIDER IS NOT INTENDED TO BE A QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE.

RECEIPT OF BENEFITS PAID UNDER THIS RIDER ARE INTENDED TO QUALIFY FOR FAVORABLE TAX TREATMENT UNDER SECTION 101(g) OF THE FEDERAL INTERNAL REVENUE CODE. HOWEVER, DEPENDING ON INDIVIDUAL CIRCUMSTANCES OR CHANGES TO THAT CODE, PAYMENT MADE UNDER THIS RIDER MAY BE TAXABLE. YOU SHOULD CONSULT YOUR TAX ADVISOR TO DISCUSS THIS BEFORE REQUESTING ANY ACCELERATED DEATH BENEFIT.

IN ADDITION, RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT YOUR ELIGIBILITY FOR MEDICAID, SUPPLEMENTAL SOCIAL SECURITY INCOME OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS. YOU SHOULD CONSULT EACH APPLICABLE GOVERNMENT AGENCY BEFORE RECEIVING AN ACCELERATED DEATH BENEFIT TO ASSESS THE IMPACT ON ELIGIBILITY OF SUCH ASSISTANCE.

SCHEDULE

Insured Person:

Issue Date:

DEFINITIONS

Accelerated Amount means the portion of the Eligible Proceeds You elect to accelerate.

Acceleration Factor means the Accelerated Amount divided by the Eligible Proceeds.

Activities of Daily Living means certain basic daily tasks necessary to maintain the Insured Person's health and safety. Activities of Daily Living refer to the activities described below:

- **Bathing** means washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower.
- **Continence** means the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
- **Dressing** means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
- **Eating** means feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), feeding tube or intravenously.
- **Toileting** means getting to and from the toilet, transferring on and off the toilet and performing associated personal hygiene.
- **Transfer and Mobility** means the ability to move into or out of a bed, chair or wheelchair or to move from place to place, either via walking, wheelchair, cane, crutches, walker or other equipment.

Benefit Amount means the Accelerated Amount, adjusted by the Discount Factor and less the Processing Charge.

Chronic Illness means an illness or physical condition in which the Insured Person has been certified by a Physician as:

- being unable to perform at least two Activities of Daily Living, without Substantial Assistance from another person, due to a loss of functional capacity for a period of at least the last 90 consecutive days; or

- requiring Substantial Supervision by another person to protect the Insured Person from threats to health and safety due to the Insured Person's Severe Cognitive Impairment for a period of at least the last 90 consecutive days.

Discount Factor means a factor that is applied to the Accelerated Amount, which accounts for

- the future expected lifetime of the Insured Person;
- the Insured Person's Age and duration, Class and Gender (unless the policy was issued on a gender-neutral basis, in which case male rates will be assumed);
- the future expected premiums; and
- an interest rate. The maximum interest rate used will be no more than the greater of (a) the current yield on 90-day treasury bills or (b) the current maximum adjustable policy loan interest rate allowed by law.

Eligible Proceeds means the policy Death Benefit in force.

Immediate Family means a spouse, father, mother, child or sibling.

Net Rider Benefit Amount means the Benefit Amount less the pro rata loan repayment, if any.

Physician means a doctor of medicine or osteopathy who is duly licensed by the state medical board and practicing in the United States. Such Physician cannot be a member of Your or the Insured Person's Immediate Family or business associate and must be providing services within the scope of their license/specialty. Physician will also include nurse practitioners and physician assistants. Practitioners other than those named above are not Physicians.

Processing Charge means the administrative charge assessed when benefits are accelerated under this rider. The Processing Charge will not exceed \$500. We will inform You of the charge when You request this rider's benefit.

Severe Cognitive Impairment means the deterioration or loss of intellectual capacity that:

- places the Insured Person in jeopardy of harming himself or herself or others and requires Substantial Supervision from another individual; and
- is measured by clinical evidence and standardized tests which reliably measure impairment in short-term or long-term memory; orientation to people, places, or time; deductive or abstract reasoning; or judgement as it relates to safety awareness.

Substantial Assistance means hands-on or stand-by assistance. Hands-on assistance means the physical assistance of another person without which the Insured Person would be unable to perform an Activity of Daily Living. Stand-by assistance means the presence of another person within arm's reach of the Insured Person that is necessary to prevent, by physical intervention, injury to the Insured Person while the Insured Person is performing an Activity of Daily Living.

Substantial Supervision means continual supervision (which may include cueing by verbal prompting, gesture or other demonstrations) by another person that is necessary to protect the Insured Person from threats to his or her health or safety.

Terminal Illness means a condition that results in an expected life span of 12 months or less. Such a condition must be certified by a Physician.

BENEFITS

Payment of Accelerated Benefits. If an Insured Person qualifies for the Terminal Illness Option or the Chronic Illness Option, We will pay You the Net Rider Benefit Amount. The Net Rider Benefit Amount will be paid to You or Your estate, unless You have otherwise assigned or designated benefits, immediately upon receipt of due written proof of eligibility.

If the Insured Person dies after You elect to receive the Net Rider Benefit Amount, but before any such benefits are received, the election shall be canceled and the death benefit paid pursuant to the policy.

Terminal Illness Option. This option allows You to receive the Net Rider Benefit Amount as a lump sum if the Insured Person is diagnosed with a Terminal Illness. If You do not want to receive the payment in a lump sum, You can elect to be paid in 12 equal monthly payments. If You take 12 payments, We will pay interest of not less than 1% per year. If the Insured Person dies before all 12 payments are made, We will pay You or Your estate the present value of future payments based on the interest rate used to calculate the original payments.

The Accelerated Amount for Terminal Illness must be an amount such that the policy's remaining Face Amount after the Net Rider Benefit Amount is paid is at least equal to \$10,000.

Chronic Illness Option. This option allows You to receive the Net Rider Benefit Amount as a lump sum if the Insured Person is diagnosed with a Chronic Illness. You may request acceleration for Chronic Illness annually. We may require certification by a Physician each year that the Insured Person has a Chronic Illness and requests acceleration.

The maximum Benefit Amount in any 12 month period is the annualized per diem limitation declared by the Internal Revenue Service (IRS) for the calendar year in which this rider is exercised.

The Accelerated Amount for Chronic Illness must be an amount such that the policy's remaining Face Amount after the Net Rider Benefit Amount is paid is at least equal to \$10,000.

REQUIREMENTS

Conditions. Accelerated benefits under this rider are subject to the following conditions:

- You must provide a written certification from a Physician that the Insured Person has been diagnosed with a Chronic Illness or Terminal Illness.
- We have the right to have the Insured Person examined by a Physician We choose, at Our expense, in order to obtain a second medical opinion. If the second medical opinion does not confirm the diagnosis and eligibility for payment, then a third opinion at Our expense by a Physician that is mutually acceptable to You and Us will determine eligibility for the payment of acceleration of benefits.
- You can request an Accelerated Amount no more frequently than once every 12 months.
- Any amount required to keep the policy from terminating must be paid before the Net Rider Benefit Amount will be paid.
- If the policy is assigned or has an irrevocable Beneficiary, a signed acknowledgement form must be submitted to Our administrative office before We will pay the Net Rider Benefit Amount.
- The sum of all Accelerated Amounts may not exceed \$500,000.

Upon request to accelerate the benefits, We will provide You and any irrevocable Beneficiary or assignee a statement demonstrating the effect of acceleration of benefits on the policy's death benefit, premiums and policy values. Upon receipt of the due written proof of eligibility, this information will be provided to You and any irrevocable Beneficiary or assignee again upon payment of the Net Rider Benefit Amount.

General Requirements. You cannot elect to receive the Net Rider Benefit Amount if You are required by law or government to use this rider to pay creditors' claims, whether in bankruptcy or otherwise; or to apply for, obtain, or keep a government benefit or entitlement.

EFFECT ON POLICY

Following the payment of the Net Rider Benefit Amount, the policy will stay in force at a reduced amount. The Face Amount, Accumulated Value and Loan Balance, will be reduced on a pro rata basis, based upon the applicable Acceleration Factor. The reduction to the Loan Balance will be considered a loan repayment. Upon acceleration, charges will be adjusted based on the reduced amount.

GENERAL PROVISIONS

In this rider, "policy" means the policy to which this rider is attached.

This rider does not have cash value or loan value.

Contestable Period. This rider is contestable on the same basis as the policy.

Reinstatement. If the policy lapses and is reinstated, this rider will be reinstated unless any Net Rider Benefit Amount has been paid under this rider.

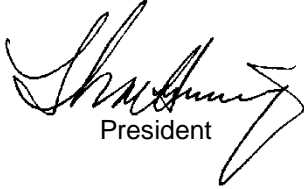
TERMINATION

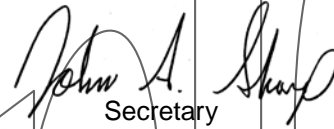
This rider will terminate on the earlier of the following dates:

- the date the policy terminates for any reason;
- the date We receive Your written notice at Our administrative office to terminate this rider, unless the notice specifies a later date;
- the date the sum of all Accelerated Amounts paid for the policy equals \$500,000; or
- this rider's Expiration Date listed on the policy Schedule.

The termination of this rider will not prejudice a payment payable for a Chronic or Terminal Illness that occurred while this rider was in force.

Assurity Life Insurance Company has signed this rider on the Issue Date.


President


Secretary

sample