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Terminal Illness Accelerated Death Benefit Rider

Allows the policy owner to accelerate a portion of the death benefit if the insured becomes terminally ill. Eligibility for acceleration is determined by a condition resulting from bodily injury or disease, or both, which is expected to result in the death of the insured within 12 months of diagnosis. The Policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this option. Benefits advanced for terminal illness may be subject to taxation.