

Limitations and Exclusions Language

Standard Policy Limitations and Exclusions (Form No. I L1702)

Note: Limitations and Exclusions may vary by state. The state-specific policy form is the ultimate authority for any questions about this product.

Misstatement of Age and/or Gender - If the Insured Person's age and/or gender is misstated in the Application, this policy's and any applicable riders' benefit amounts will be revised to the amount the premium paid would have purchased for the correct age and/or gender using published rates in effect on the Issue Date.

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

Contestable Period – The validity of this policy and any attached riders may be contested based on material misrepresentations made in the initial Application. However, validity of this policy or any attached riders may not be contested 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.

Accident-Only Disability Income Rider Standard Limitations and Exclusions (Form No. R I0827-T)

The Monthly Benefit will only be paid to the insured if the insured becomes totally disabled as the result of and within 180 days of a covered accident occurring prior to the insured's 65th birthday.

Benefits are not paid under this rider for Total Disabilities that result from the Insured Person:

- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or unit auxiliary thereto, including the National Guard or Army Reserve;
- self-inflicting an injury intentionally;
- participating in or attempting to commit a felony;
- engaging in an illegal occupation;
- committing or attempting to commit suicide, whether sane or insane;
- using drugs or alcohol except for prescribed drugs taken as prescribed;
- piloting a non-commercial aircraft more than 150 hours annually;
- "flying for pay" an aircraft outside of established air routes in the United States or Canada;
- involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and professional sports;
- traveling outside of the United States or Canada for more than 14 days;
- operating a motor vehicle while under the influence of alcohol or drugs; or
- a Preexisting Condition during the first 24 months following the Issue Date of this rider.

Monthly Disability Income Rider Standard Limitations and Exclusions (Form No. R I0825-T)

The Monthly Benefit will only be paid to the insured if the insured becomes totally disabled prior to their 65th birthday.

Benefits are not paid for Total Disabilities that result from:

- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or unit auxiliary thereto, including the National Guard or Army Reserve;
- self-inflicting an injury intentionally;
- participating in or attempting to commit a felony;
- engaging in an illegal occupation;
- normal pregnancy (except for Complications of Pregnancy), childbirth or elective abortion; or
- a Preexisting Condition during the first 24 months following the Issue Date of this rider.

Critical Illness Rider Standard Limitations and Exclusions (Form No. R I0762)

Benefits are payable for the insured's first ever diagnosis or procedure for one of the specified critical illnesses covered in the rider only if:

- the date of diagnosis is while coverage under this rider is in force; and
- the specified critical illness definition is satisfied; and
- the specified critical illness is not excluded by name or specific description.

Waiting Period

If within 90 days following the Issue Date or last reinstatement date of this rider, the Insured Person:

- receives a First Ever Diagnosis of having Invasive Cancer or Carcinoma in Situ; or
- has exhibited any common or identifiable symptoms or medical problems which lead to a Diagnosis of Invasive Cancer or Carcinoma in Situ and would cause an ordinary prudent person to seek medical advice or treatment

A reduced percentage of the Benefit Amount will be paid. The percentage payable will be:

- 10% of the Benefit Amount for Invasive Cancer; or
- 2.5% of the Benefit Amount for Carcinoma in Situ.

Benefits will not be paid under this rider for conditions caused by or as the result of the Insured Person:

- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;

- receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- participating in or attempting to commit a felony;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or unit auxiliary thereto, including the National Guard or Army Reserve;
- being incarcerated in a penal institution or government detention facility;
- engaging in an illegal occupation;
- self-inflicting an injury intentionally; or
- committing or attempting to commit suicide, while sane or insane.

**Disability Waiver of Premium Rider Standard Limitations and Exclusions
(Form No. R I1703)**

The premium waived will correspond to the Premium Mode in effect for the policy. Until the Insured Person's Total Disability claim is approved, premiums must continue to be paid when due to avoid a lapse of the policy. If the Insured Person is not Totally Disabled on their 65th birthday, this rider's benefits will no longer be provided for any Total Disability.

This rider does not cover Total Disability caused by:

- war or any act of war, declared or undeclared;
- any attempt at suicide or intentionally self-inflicting an Injury or Sickness, while sane or insane;
- participating in a riot, insurrection or an act of terrorism;
- being intoxicated (as defined by the jurisdiction where loss occurs) or under the influence of an illegal substance or any drug (except as prescribed to the Insured Person by a Physician); or
- committing or attempting to commit a felony