

**OWN OCCUPATION EXTENSION
TO YOUR RENEWAL AGE RIDER**

This Rider is made a part of the Policy to which it is attached. This Rider is issued in consideration of an added premium that is included in the Policy's total premium and the application for this Rider and the Policy.

This Rider amends the Policy by deleting the **DEFINITION of Total Disability** and replacing it with the following provision:

Total Disability for any one period of disability starting while this policy is in force means:

To your Renewal Age shown in the schedule, your inability to perform the substantial and material duties of your occupation and you are not engaged in any occupation for wage or profit.

To be totally disabled, you must be under the Regular Care of a Physician. Only one total disability benefit will be payable at any one time even if you are totally disabled because of multiple causes. You cannot receive a Total Disability Monthly Benefit and a Partial Disability Monthly Benefit at the same time.

If the Two Year or Five Year Pure Own Occupation Rider has been purchased in addition to this Rider, the definition of Total Disability during the two or five year period as applicable will be governed by the terms of those Riders while they remain in force.

RIDER PREMIUM

The premium for this Rider is shown on the Schedule page of the Policy. The rider premium will be included in the total premium charged for the Policy and any optional policy riders.

RIDER EFFECTIVE DATE

The effective date of this Rider is the same as the Policy Date of Issue unless a different effective date has been given to this rider as stated in the Policy Schedule

TIME LIMIT ON CERTAIN DEFENSES

The Policy's Time Limit on Certain Defenses provision will apply to this Rider as of the Rider Effective Date.

TERMINATION

This Rider will terminate on the earliest of:

- (1) the due date of any Policy or Rider premium not paid before the Grace Period ends;
- (2) the date your policy terminates for any reason;
- (3) the date you request termination; or
- (4) Your Renewal Age shown in the Schedule.

This Rider is signed by our President and Secretary in Peoria, Illinois. This Rider is dated and takes effect on the date as shown in the Schedule.


Secretary


President