



Name	Accelerated Benefit Rider (ABR)
<b>Eligible Products</b>	Flexible Premium Life Genesis Life Basic Value Life Secure4Life Value4Life Legacy4Life Term 35 FirstVantage/Pathways
<b>Issue Age(s)</b>	N/A
<b>Premium Consideration</b>	There is no premium charge for this rider.
<b>Benefit Details</b>	A claim is paid when COF receives due proof at the Home Office that the Insured is terminally ill. <b>Terminal Illness Defined</b> – A medical condition which, notwithstanding appropriate medical care, will result in death in 12 months or less from the date of the Physician’s certification. Terminal Illness does not include terminal illness resulting from self-inflicted injury or attempted suicide.
<b>Utilization</b>	Prior to paying any rider claim, the Home Office must receive adequate proof the Insured is terminally ill: <ol style="list-style-type: none"><li>1) Certification of terminal illness from a licensed medical practitioner licensed in the U.S., other than the Insured or a member of the Insured’s immediate family, practicing within the scope of his/her license.</li><li>2) Diagnosed (with reasonable medical certainty) the terminal illness will result in death 12 months or less from the date of the physician’s certification.</li></ol>
<b>Benefit Amount</b>	The maximum benefit amount payable is 50% of the sum insured shown on the Policy Specifications page. Up to \$500,000 maximum lump sum is paid for any insured individual. Death benefits, as defined in the policy, will be reduced. The reduction is the amount of the Accelerated Benefit sum paid.
<b>Claims</b>	The claim amount will be paid while the Insured is living. The rider benefit is payable only once regardless of the subsequent occurrence of the same or a different condition. Upon the death of the Insured, the balance of the death benefit will be paid.
<b>Exclusions</b>	Not available in all states.