

OPTIONAL FIRST-OCCURRENCE BUILDING BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A-75000

PCI^R



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

Riders become part of the policy and are subject to all policy provisions, unless otherwise stated.

FIRST-OCCURRENCE BUILDING BENEFIT

This benefit can be purchased in units of \$100 each, up to a maximum of five units or \$500. All amounts cited in the rider are for one unit of coverage. If more than one unit has been purchased, the amounts listed must be multiplied by the number of units in force.

The First-Occurrence Benefit, as defined in the policy, will be increased by \$100 for each unit purchased on each rider anniversary date while the rider remains in force. This benefit will be paid under the same terms as the First-Occurrence Benefit. This benefit will cease to build for each covered person on the anniversary date of the rider following the covered person's 65th birthday or at the time internal cancer is diagnosed for that covered person, whichever occurs first. However, regardless of the age of the covered person on the Effective Date of the rider, this benefit will accrue for a period of at least five years, unless internal cancer is diagnosed prior to the fifth year of coverage.

TERMINATION

The rider will terminate if the policy to which it is attached terminates, when the benefit has been paid to all covered persons, or if the premium for the rider is not paid.

EFFECTIVE DATE

The Effective Date of the rider is the Effective Date of the policy to which it is attached or the Effective Date of the rider, as stated in the Policy Schedule, if later.

REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.

Underwritten by:

American Family Life Assurance Company of Columbus

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