

AMERICAN HERITAGE LIFE INSURANCE COMPANY

To obtain information about this coverage or for assistance in resolving complaints, you may contact us at 1-800-521-3535.

SUMMARY and DISCLOSURE STATEMENT for ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS OR CONDITION RIDER

Provides for the acceleration of a portion of the death benefit due to a terminal illness or condition.

The benefit received under the rider may be taxable.

The certificate holder should consult with his or her personal tax advisor.

Benefit Description

If the insured has a terminal illness or condition while the rider is in force, we will pay the accelerated death benefit in a lump sum to the certificate holder upon our receipt of:

1. the certificate holder's written request for the accelerated death benefit;
2. written certification from a physician that the insured has a terminal illness or condition; and
3. signed consent from any irrevocable beneficiary or assignee.

A terminal illness or condition means an illness or physical condition: (1) for which there is no reasonable prospect of recovery; and (2) that is expected to result in the insured's death within 12 months.

The accelerated death benefit under the rider can only be elected once, per certificate.

Rider Benefit Amount

The accelerated death benefit is equal to 75% multiplied by the certificate death benefit amount, up to a maximum amount of \$100,000.

The accelerated death benefit does not include the amount of any Accidental Death Benefit or any Term Rider(s).

The accelerated death benefit payable is equal to:

1. the accelerated death benefit discounted at the current discount rate; less
2. any pro rata certificate debt; less
3. any due and unpaid premium.

Discounting will be done using simple interest and the expected lifetime of the insured.

Premiums

There is no separate premium for the rider.

Impact of an Accelerated Death Benefit for Terminal Illness or Condition

After we pay the accelerated death benefit, the certificate death benefit, cash value, and any certificate debt will be reduced accordingly on a pro rata basis.

We will waive premiums for a certificate and any attached rider(s) if the accelerated death benefit is paid. This waiver of premium is in lieu of any other premium waiver benefit provided by a certificate or any attached rider(s).

Below is a sample *illustration of the effect of an accelerated death benefit for terminal illness or condition on a certificate. This illustration shows the effect on the certificate death benefit, cash value, and certificate debt for the certificate before the accelerated death benefit for terminal illness or condition is elected and immediately after the election is made.

Certificate Value:	Before Acceleration	After Acceleration
Death Benefit Amount	\$100,000.00	\$25,000.00
Accelerated Death Benefit Amount	N/A	\$75,000.00**
Cash Value (CV)	\$5,699.00	\$1,424.75
Certificate Debt	\$1,000.00	\$250.00
<i>Net Death Benefit</i>	<i>\$99,000.00</i>	<i>\$24,750.00</i>

- * The values shown above are for illustrative purposes only and assume the accelerated death benefit of 75% is exercised at the beginning of the 10th year for a male, non-tobacco, age 35 at issue.
- ** The accelerated death benefit payment will first be discounted at the current discount rate and then reduced by any pro rata loan. This results in a net accelerated death benefit payment of \$71,986.13.

The premiums for the certificate and any attached rider(s) are waived after the accelerated death benefit is paid.

Acknowledgement

I acknowledge that I have received and read the summary and disclosure statement for the Accelerated Death Benefit for Terminal Illness or Condition Rider which was furnished to me prior to signing the enrollment form.

Signature of Certificateholder

Date