

AMERICAN HERITAGE LIFE INSURANCE COMPANY

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

Provides for the Advance of a Portion of the Death Benefit due to Terminal Illness

The terminal illness benefit you receive under this rider may be taxable. Receipt of the waiver of premium benefit may result in the cost of your coverage being considered income.
Consult with your personal tax advisor.

Benefit Description

If the insured incurs a terminal illness while coverage under the rider is in effect, we will pay a portion of the death benefit to the certificateholder upon receiving acceptable proof that the insured is terminally ill. A death benefit advance for terminal illness will only be paid one time under the rider.

Payment of Benefit

After the effective date of the rider, and upon receiving proof that the insured has 12 months or less to live because of a terminal illness, the certificateholder may elect to receive a portion of the death benefit while the insured is still alive and while the rider is in force subject to the following conditions:

1. we receive a written request for a death benefit advance from the certificateholder; and
2. we receive written consent from any irrevocable beneficiaries or assignees; and
3. we receive a written opinion from the insured's physician that states the diagnosis of the insured's medical condition and that such medical condition is a terminal illness as defined by the rider; and
4. approval by our medical director.

Rider Benefit Amount

The amount available for a death benefit advance is 75% of the certificate's death benefit amount (excluding any term riders and accidental death benefit rider) on the insured's life subject to a maximum of \$100,000. The death benefit advance amount payable to you is discounted at the current discount rate.

Premiums

There is no separate premium for this rider.

Impact of a Death Benefit Advance for Terminal Illness

After payment of a death benefit advance for terminal illness, any amount later payable under the certificate as a death benefit is reduced by the amount of the death benefit advance before reductions for the current discount.

The discount rate we charge will be the greater of the 90 day Treasury Bill or Moody's Corporate Bond Yield Average-Monthly Average.

We will waive premiums for the certificate and any riders attached to the certificate if the death benefit advance is paid.

Below is a sample *illustration of the effect of a death benefit advance for terminal illness on a certificate. This illustration shows the effect on the death benefit amount for the certificate before the death benefit advance for terminal illness is elected and immediately after the election is made.

	Before Election is Made *	Immediately After Election is Made *
Initial Death Benefit Amount	\$100,000.00	\$25,000.00
Death Benefit Amount (Duration 10)	\$100,000.00	\$25,000.00
<i>Minimum Death Benefit Amount (Duration 10)</i>	<i>\$67,260.00</i>	<i>\$16,815.00</i>
<i>Enhancement (Duration 10)</i>	<i>\$32,740.00</i>	<i>\$8,185.00</i>
Death Benefit Advance	\$0	\$75,000.00**

* The values shown above are for illustrative purposes only and assume the death benefit advance of 75% is exercised at the beginning of the 10th year for a male, non-tobacco, age 35 at issue, and current discount factor of 0.95694, which assumes a discount rate of 6%.

** The death benefit advance payment will be discounted at the discount rate. This results in a net death benefit advance payment of \$71,770.50.

The premiums for the certificate are waived after the death benefit advance is made.

Acknowledgement

I acknowledge that I have received and read the summary and disclosure statement for accelerated death benefit for terminal illness rider which was furnished to me prior to signing the enrollment form.

Signature of Certificateholder

Date