

Accidental Death Benefit Rider

| Issue Age Availability | 50 – 80* * DC 55-80, MO 50-75, NJ males 50-77, females 50-80) | | | | | | | | | | | | |
|---|---|----------------|--------------|----------|--------|----------|--------|----------|--------|----------|--------|----------|---------|
| Benefit Amounts | \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 | | | | | | | | | | | | |
| Description | Accidental Death Benefit Rider | | | | | | | | | | | | |
| Premium | Your premium is based the amount of accidental death coverage selected. Once insured, your premium rate will not change for the life of the rider. <table border="0" data-bbox="841 682 1258 865"> <thead> <tr> <th>Benefit Amount</th> <th>Monthly Rate</th> </tr> </thead> <tbody> <tr> <td>\$10,000</td> <td>\$2.00</td> </tr> <tr> <td>\$20,000</td> <td>\$4.00</td> </tr> <tr> <td>\$30,000</td> <td>\$6.00</td> </tr> <tr> <td>\$40,000</td> <td>\$8.00</td> </tr> <tr> <td>\$50,000</td> <td>\$10.00</td> </tr> </tbody> </table> | Benefit Amount | Monthly Rate | \$10,000 | \$2.00 | \$20,000 | \$4.00 | \$30,000 | \$6.00 | \$40,000 | \$8.00 | \$50,000 | \$10.00 |
| Benefit Amount | Monthly Rate | | | | | | | | | | | | |
| \$10,000 | \$2.00 | | | | | | | | | | | | |
| \$20,000 | \$4.00 | | | | | | | | | | | | |
| \$30,000 | \$6.00 | | | | | | | | | | | | |
| \$40,000 | \$8.00 | | | | | | | | | | | | |
| \$50,000 | \$10.00 | | | | | | | | | | | | |
| Exclusions & Limitations | The accident must occur while the rider is in force and death must occur with 90 days of the accident. Accidental Death does not include death resulting from bodily or mental illness or disease; infection; suicide (in MO, suicide while sane during the first year); medical or surgical treatment; voluntary gas inhalation or taking poison; or any act of war. | | | | | | | | | | | | |
| Coverage Effective Date & When Coverage Stops | If selected, coverage under the rider will take effect on the date your whole life insurance takes effect. Coverage under the rider stops if the premium is not paid when due or when your whole life policy terminates or when you reach age 85. | | | | | | | | | | | | |

Product information is based on state selected.

Offered By:

Colonial Penn Life Insurance Company
399 Market Street – Philadelphia PA 19181