

Accidental Death Benefit Rider

Issue Age Availability	40 - 65												
Benefit Amounts	\$10,000, \$20,000, \$30,000, \$40,000, \$50,000												
Description	Accidental Death Benefit Rider												
Underwriting	If selected, coverage under this rider is subject to approval of your application for the whole life insurance.												
Premium	<p>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.</p> <table border="0" data-bbox="841 787 1258 976"> <thead> <tr> <th style="text-align: left;">Benefit Amount</th> <th style="text-align: left;">Monthly Rate</th> </tr> </thead> <tbody> <tr> <td>\$10,000</td> <td>\$1.80</td> </tr> <tr> <td>\$20,000</td> <td>\$3.60</td> </tr> <tr> <td>\$30,000</td> <td>\$5.40</td> </tr> <tr> <td>\$40,000</td> <td>\$7.20</td> </tr> <tr> <td>\$50,000</td> <td>\$9.00</td> </tr> </tbody> </table>	Benefit Amount	Monthly Rate	\$10,000	\$1.80	\$20,000	\$3.60	\$30,000	\$5.40	\$40,000	\$7.20	\$50,000	\$9.00
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Exclusions & Limitations	<p>Accidental death is death that results from accidental bodily injury which is the direct result of an accident, independent of disease or bodily or mental illness or infirmity or any other cause. The injury must occur while the rider is in force and death must occur within 180 days after the date of the injury.</p> <p>Accidental death is not death caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>• active participation in a riot, insurrection or terrorist activity;</li> <li>• hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning, parasailing;</li> <li>• any attempt at suicide or self-inflicted injury, while sane or insane;</li> <li>• bungee jumping;</li> <li>• committing or attempting to commit a felony;</li> <li>• disease or infirmity of mind or body, or medical or surgical treatment for the same;</li> <li>• intoxication as defined by the jurisdiction where the accident occurred;</li> <li>• riding or driving any air, land or water vehicle in a race, speed or endurance contest;</li> <li>• rock or mountain climbing;</li> </ul>												

	<ul style="list-style-type: none"> <li>• travel in an aircraft or device used for testing or experimental purposes, used by or for any military, used for space travel;</li> <li>• travel or descent from an aircraft, if the insured acted in a capacity other than as a passenger;</li> <li>• war or act of war;</li> <li>• participation in an illegal occupation or activity;</li> <li>• voluntary use of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions or poison, gas or fumes, unless a direct result of an occupational accident;</li> <li>• death occurring while incarcerated;</li> <li>• an infection which is not a direct result of an accidental bodily injury.</li> </ul>
<p>Coverage Effective Date &amp; When Coverage Stops</p>	<p>If your whole life insurance is approved, the rider will be effective on the date your whole life insurance takes effect.</p> <p>Coverage under the rider stops if the premium is not paid when due or when your whole life policy terminates.</p>

**Offered By:**

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