

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT DISCLOSURE

The policy you (the Owner) are requesting contains a Terminal Illness Accelerated Death Benefit. We are required to provide you with this disclosure. This benefit is not a long term care policy.

If the Insured becomes terminally ill with a life expectancy of less than 6 months, You may choose to request the Accelerated Benefit. This Benefit provides for an advance prior to the date of Your death of 40% of the death benefit under the Policy and/or Riders, if any, not to exceed a maximum of \$250,000.

If an Insured Disability Waiver of Premium Benefit Rider or Spouse Disability Waiver of Premium Rider is attached to Your Policy and You otherwise qualify for that benefit, and for the Accelerated Benefit, then the Accelerated Benefit advance is 70% of the death benefit amount of the Insured with a Terminal Illness, not to exceed a maximum of \$400,000.

The Accelerated Benefit payment will only be paid upon a diagnosis of a Terminal Illness, which is a noncorrectable medical condition that with reasonable medical certainty, will result in the Insured's death in less than 6 months from the date of the Physician Statement.

There is a one time administrative fee of \$200.00 plus interest calculated at the current yield on 90 day Treasury Bills. Payment of this Benefit will result in a lien against the proceeds of your policy. For example, if you have a policy with the Face Amount of \$100,000, you may apply for \$40,000. You will be paid the \$40,000 upon approval of your claim. Assuming the annual interest rate is 3% and final death proceeds are paid 4 months after the Accelerated Benefit is paid, \$40,000 plus the \$200 administrative fee plus 3% for 4 months on \$40,200, for a total of \$40,602, will be deducted from the final death proceeds.

Payment of the Accelerated Benefit will have no effect on the amount of future premiums, if any, required under this policy. If you do not have a waiver of premium you are still obligated for future premiums.

ANY ACCELERATED BENEFIT PAID UNDER THIS POLICY MAY BE TAXABLE. A PERSONAL TAX ADVISOR SHOULD BE CONSULTED. PAYMENT OF ANY ACCELERATED BENEFIT MAY ALSO ADVERSELY AFFECT THE RECIPIENT'S ELIGIBILITY FOR MEDICAID AND OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS. THIS DISCLOSURE IS NOT A CONTRACT, IT IS INTENDED ONLY AS A SUMMARY OF THE BENEFIT PROVISIONS. IN ALL CASES, CONSULT YOUR POLICY FOR FULL DETAILS AND RESTRICTIONS.

PRODUCER COMPENSATION TRANSPARENCY DISCLOSURE

Your agent represents National Benefit Life Insurance Company and receives compensation from its affiliate, Primerica Financial Services Agency of New York, Inc. Most compensation is paid during the policy's first year. The amount that your agent will earn depends upon three factors: the position held by your agent in Primerica Financial Services, Inc., the amount of premium you pay and the product that you purchase.

Over the first 5 years of the rider (shortest average duration), your agent expects to receive an average annual commission of up to 22% of premium. In addition, when your agent meets certain criteria and production levels, your agent may qualify for bonuses, merchandise and incentive trips valued at an average of approximately 2% to 7% of premium over the first 5 years.