

# PRIMERICA LIFE INSURANCE COMPANY

Executive Offices: 1 Primerica Parkway, Duluth, Georgia 30099-0001

## TERMINAL ILLNESS ACCELERATED DEATH BENEFIT DISCLOSURE AND ACKNOWLEDGEMENT

This Benefit is not a long term care policy. There is no premium for this benefit.

The Benefit provides that if You become terminally ill with a life expectancy of six months or less, the Owner may choose to request the Accelerated Benefit. This Benefit provides an accelerated payment of 40% of Your death benefit under the Policy and/or Rider not to exceed a maximum of \$250,000. If the terminally ill insured also has a Disability Waiver of Premium Benefit Rider or Spouse Disability Waiver of Premium Benefit Rider, the accelerated payment is 70% of Your death benefit under the Policy and/or Rider 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 Your death in six months or less from the date of the Physician Statement.

There is a one time administrative fee of \$200.00 plus interest. The interest rate is stated in the Benefit.

Payment of this Benefit will result in a lien against the proceeds of your policy. For example, if you have a policy with a 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 death occurs four months after the Accelerated Benefit is paid, \$40,000 plus the \$200.00 administrative fee plus 3% for four months on \$40,200, for a total of \$40,602, will be deducted from the death benefit proceeds.

Payment of the Accelerated Benefit will have no effect on the amount of future payments, if any, required under this policy. The Accelerated Benefit advance, administrative fee, and interest result in the establishment of a lien against the death benefit of the Policy and/or Riders, if any. Payment of this Benefit has no effect on the Policy's cash value or accumulation account, if any.

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.**