

PRIMERICA LIFE INSURANCE COMPANY

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

TERMINAL ILLNESS BENEFIT DISCLOSURE IMPORTANT NOTICE TO APPLICANT/BUYER REGARDING TERMINAL ILLNESS BENEFITS

The Benefit provided by this Terminal Illness Benefit is not intended to provide, and will never provide, long-term care insurance, nursing home insurance, or home care insurance. If you are interested in long-term care or nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the Terminal Illness Benefit, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

An applicant for a policy that provides a Terminal Illness Benefit shall have the right to return the policy by first-class United States mail within 30 days of its delivery and to have the premium refunded if, after examination of the policy, the applicant is not satisfied for any reason. The return of a life insurance policy or certificate that contains a Terminal Illness Benefit shall void the policy or certificate from the beginning and the parties shall be in the same position as if no policy or certificate had been issued. All premiums paid and any policy fee paid for the Terminal Illness Benefit will be fully refunded directly to the applicant by Us within 30 days after the policy or certificate is returned.

The Benefit provides that if You become terminally ill with a life expectancy of twelve months or less, the Owner may choose to request the Terminal Illness Benefit. This Benefit provides an advanced payment of 40% of Your death benefit under the Policy and/or Riders 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 and otherwise qualifies for that benefit, the payment is 70% of Your death benefit under the Policy and/or Riders not to exceed a maximum of \$400,000.

Except at the request of the policyholder, all Terminal Illness Benefit provisions shall be renewable for the life of the underlying life insurance policy, provided that the premiums are timely paid. The Terminal Illness Benefit terminates with the termination of the underlying term life insurance Policy.

The Terminal Illness Benefit payment will only be paid upon a diagnosis of a Terminal Illness, which is a medical condition where your life expectancy is expected to be less than or equal to twelve months 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. If you choose to have a portion of your death benefit advanced, doing so will reduce the amount that your beneficiary will receive upon your death.

Payment of this Terminal Illness Benefit will result in a lien against the proceeds of the Policy. For example, if You have a policy with a face amount of \$100,000, You may apply for 40% of Your death benefit under the Policy which is equal to \$40,000. The Owner will be paid \$40,000 upon approval of the claim. The amount deducted from the death benefit proceeds will equal the Terminal Illness Benefit paid plus the \$200.00 administrative fee charged plus the interest charged. For example, assuming that the death of the Insured occurs four months after the Terminal Illness Benefit is paid and that the interest rate charged is 3% annually, a total of \$40,602 will be deducted from the death benefit proceeds, which is comprised of: (1) the \$40,000 Terminal Illness Benefit paid; plus (2) the \$200.00 administrative fee; plus (3) the 3% interest charged on the \$40,200 balance for four months, which is equal to \$402.00.

Payment of the Terminal Illness Benefit will have no effect on the amount of future premium payments, if any, required under this Policy and/or Riders, if any. If you do not have a waiver of premium, you are still obligated to make payments of future premiums.

RECEIPT OF ANY TERMINAL ILLNESS BENEFIT PAID UNDER THIS POLICY MAY BE TAXABLE. PRIOR TO ELECTING TO BUY THE TERMINAL ILLNESS BENEFIT, YOU SHOULD SEEK ASSISTANCE FROM A QUALIFIED TAX ADVISOR.

RECEIPT OF A TERMINAL ILLNESS BENEFIT MAY ALSO AFFECT ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS, SUCH AS MEDI-CAL OR MEDICAID. PRIOR TO ELECTING TO BUY THE TERMINAL ILLNESS BENEFIT, YOU SHOULD CONSULT WITH THE APPROPRIATE SOCIAL SERVICES AGENCY CONCERNING HOW RECEIPT OF TERMINAL ILLNESS BENEFITS MAY AFFECT THAT ELIGIBILITY.

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.