

PRIMERICA LIFE INSURANCE COMPANY

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

TERMINAL CONDITION ACCELERATED DEATH BENEFIT DISCLOSURE

The Terminal Condition Accelerated Benefit Endorsement is part of the Policy for which you have applied. This Benefit does not apply to any Children's Term Insurance Rider that may be attached to your policy. We are required to provide you with this disclosure.

Payment of this Benefit will reduce the amount of death benefit proceeds the beneficiary will receive.

This Benefit is not a long term care policy.

The Benefit provides that if You develop a terminal condition 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 Condition, 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 will be calculated at the current yield on the 90 day Treasury Bill.

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. Upon acceleration of this Benefit, you will receive amended policy schedule pages which will reflect your remaining benefits.

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

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.