

**PAN-AMERICAN LIFE INSURANCE COMPANY
601 POYDRAS ST.
New Orleans, Louisiana 70130
TOLL FREE: 1-888-664-6917**

EXTENDED FELONIOUS ASSAULT BENEFIT RIDER

This Rider modifies insurance provided under the Policy. It is subject to all of the provisions, limitations, and exclusions of the Policy that are not in conflict with this Rider. In the event of a conflict between this Rider and any other provision of the Policy, this Rider shall control. It is hereby understood and agreed that the following changes are made and incorporated into the Policy:

EXTENDED FELONIOUS ASSAULT BENEFIT

We will pay Maximum Benefit shown in the Schedule of Benefits, when the Covered Person suffers a Loss of Life from a Covered Accident that occurs during a violent crime or felonious assault as described below. A police report detailing the felonious assault or violent crime must be provided before this benefit is payable.

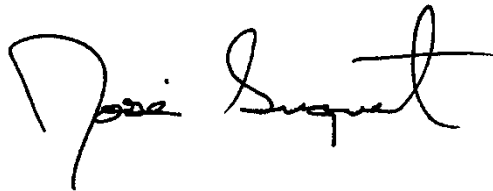
To qualify for benefit payment, the Covered Accident must occur during any of the following:

1. actual or attempted robbery or holdup;
2. actual or attempted kidnapping;
3. any other type of intentional assault that is a crime classified as a felony by the governing statute or common law in the location where the assault occurred.

Except for the above, this Rider does not vary, alter, waive, or extend any of the terms of the Policy to which it is attached.

Effective Date: _____ **Attached to and forming a part of Policy No:** _____

PAN-AMERICAN LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Joe Suquet". The signature is fluid and cursive, with a large initial "J" and a stylized "S".

Chairman of the Board
President and Chief Executive Officer