



BOOKLET-CERTIFICATE RIDER

The benefits described below will replace the benefits described in your booklet-certificate.

Subject: Kansas Coverage for Accelerated Benefits

The Definition of Qualifying Event for the Accelerated Benefits provision is replaced with the following:

Accelerated Benefits

A Qualifying Event is a medical condition which would, in the absence of extensive or extraordinary medical treatment, result in a drastically limited life span. Such conditions may include, BUT ARE NOT LIMITED TO, one or more of the following:

- coronary artery disease resulting in an acute infarction or requiring surgery;
- permanent neurological deficit resulting from cerebral vascular accident;
- end stage renal failure;
- acquired immune deficiency syndrome (AIDS);
- cancer;
- paralysis;
- blindness;
- muscular sclerosis;
- Alzheimer's disease;
- HIV;
- anterior lateral sclerosis; or
- severe burns.

Effective Date: Ask your employer when these changes will apply to you.

If you question the payment of a claim that might be impacted by the change(s) described above, and which was incurred on or after the effective date, please contact us at the phone number shown on your insurance identification card.

Please keep this rider with your booklet-certificate. Your booklet-certificate will be updated sometime in the future to incorporate these benefits.

Nothing in this rider will vary, alter, or extend any provision or condition of the Group Life Policy other than as stated in this rider.

**PRINCIPAL LIFE INSURANCE COMPANY
DES MOINES, IOWA 50392-0302**



**KS – Regulation 40-2-20
IGPKSPB**