

LINCOLN HERITAGE LIFE INSURANCE COMPANY

An Illinois Stock Company
Executive Office: Phoenix, Arizona

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT RIDER Forming a part of the Policy to which it is attached

Insured's Name:

Policy Number:

- ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT.** The Company agrees to pay the amount of the Benefit set forth in the Schedule below to You or Your Beneficiary upon receipt of due proof of the accidental loss to the Insured Person occurring while this Policy is in full force and before the termination of this Rider. No accident benefit is payable for any person insured by a Rider or supplement to this Policy unless listed as an Insured Person in the Schedule of Benefits and Premiums. Such payment will be subject to the terms and conditions of this Rider. Payment of this Accident Benefit shall be in a single sum and shall be in addition to any other amounts payable under the Policy. Only one of the amounts, the greater, will be paid for all losses resulting from the same accident.

BENEFITS FOR ACCIDENTAL LOSS

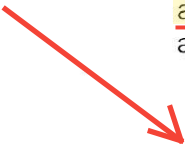
LOSS OF LIFE] -- \$5,000	LOSS OF ONE HAND] -- \$2,500
LOSS OF BOTH HANDS			
LOSS OF BOTH FEET			
LOSS OF SIGHT OF BOTH EYES			
LOSS OF ONE HAND AND ONE FOOT			
LOSS OF ONE HAND AND SIGHT OF ONE EYE			
LOSS OF ONE FOOT AND SIGHT OF ONE EYE			

Loss of a hand means cut off through or above the wrist. Loss of a foot means cut off through or above the ankle. Loss of sight means blindness which cannot be corrected to at least 20/200 vision. Any loss must occur within 90 days of the accident to be payable.

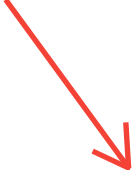
- DEFINITION OF ACCIDENTAL LOSS.** For purposes of this Rider, accidental loss shall mean death which results from accidental bodily injury or loss of hand, foot or sight as set forth above sustained by the Insured as the direct result of an accident, independent of disease, bodily infirmity, or any other non-accidental cause; and occurs within 90 days after the date such injury was sustained; and is not a direct result and is not caused by any one or more of the following causes, which are risks not assumed;

- Intentional self-inflicted injury, while sane or insane.
- Any poison, drug, alcohol, narcotic, sedative, medicine of any kind, gas or fumes, voluntarily taken, administered, absorbed or inhaled except: (1) when taken as prescribed by a physician; (2) the accidental ingestion of a poisonous

All these things are not covered



food substance; (3) in the case of gas or fumes, except while conducting one's duties during the course of employment.

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- (c) Bodily or mental infirmity or illness or disease of any kind or by infections (except infections occurring as the result of an accidental bodily injury).
 - (d) Medical or surgical treatment, except when required as the result of an accident.
 - (e) Operating, riding in or descending from any military, naval or air force aircraft of any country or any aircraft of which the Insured is a pilot, officer or member of the crew or which is being operated for any kind of training.
 - (f) Committing or attempting to commit an assault or felony.
 - (g) Operating a vehicle while legally intoxicated as specified by state law.

3. **SPECIAL COMMON CARRIER OR TERRORISM ACCIDENTAL DEATH BENEFIT.** If injury, as defined herein, sustained in a manner hereinafter described, shall within ninety days from the date of accident result in the death of the Insured, the Company will pay an amount equal to four times the Loss of Life Benefit set forth above.

AIRPLANES: While riding as a fare-paying passenger in a licensed passenger aircraft provided by a certified scheduled airline carrier and operated by a licensed pilot on a regularly scheduled flight between definitely established airports.

RAILWAYS: While riding as a fare-paying passenger in a railroad passenger car provided by and operating as a common carrier for passenger service only.

MOTOR BUSES: While riding as a fare-paying passenger in a public motorbus, operating as a common carrier, and which is being driven or operated by a licensed driver for public hire on a regular schedule between definitely established terminals.

BOATS, SHIPS: While riding as a fare-paying passenger in or upon a passenger boat or ship provided by and operating as a common carrier licensed for the transportation of passengers on a regular schedule between definitely established ports.

ELEVATED, SUBWAYS AND STREET CARS: While riding as a fare-paying passenger in a street railway car, elevated or subway car provided by and operating as a common carrier for passenger service.

ACTS OF WAR OR TERRORISM: Death of a United States or Canadian resident as a result of an act of war or terrorism occurring in the United States or Canada. For payment of this benefit, terrorism will be defined as a willful act of violence aimed at random individuals and/or groups with the intention of intimidation or coercion of the population or to influence governmental policy. Terrorism will include "Hate Crimes" that are shown to be premeditated and unprovoked acts of violence against an individual based upon religion, ethnicity, race, gender, sexual orientation or disability.

Election of payment under this section shall be in lieu of and precludes further payment of any benefits under any other section, and any benefits already paid under the Benefits for Accidental Loss section above as a result of such accident shall be deducted from proceeds payable under this section. Only one benefit under this Section shall be paid.

4. **PASSENGER AUTOMOBILE.** If injury, as defined herein and sustained in a manner herein described, shall within ninety days from the date of accident result in the death of the Insured while riding in a passenger automobile traveling on a designated and maintained public roadway, the Insurer will pay an amount equal to two times the Loss of Life Benefit set forth above.
5. **TRANSPORT OF MORTAL REMAINS (Limited Coverage-Please Read Carefully).** We agree to reimburse actual expenses up to \$1,000 for each Unit of Coverage upon the death of the Insured for the transfer of the Mortal Remains of an Insured Person to his or her city of legal residence, if such death occurs at a location which is more than two hundred (200) miles from the legal residence of the Insured Person at the time of death.
6. **EXAMINATION/AUTOPSY.** The Company shall have the right and opportunity to examine the Insured Person suffering a Loss and, unless prohibited by law, to make an autopsy, at the expense of the Company.
7. **TERMINATION OF RIDER.** This Rider will automatically terminate and become null and void, without any action on the part of the Company or notice to or from the Owner, on the earliest of the following dates or events:
 - (a) The prior lapse or surrender of the Policy, or nonpayment of any premium when due or within the grace period therefore, including the premium for this Rider.
 - (b) Conversion of the Policy unless the conversion agreement specifically provides for the continuance of this Rider.
 - (c) Receipt by the Company at its Executive Office of written request for cancellation of this Rider accompanied by the Policy for endorsement.
8. **PAYMENT OF PREMIUMS.** The premium for this Rider, and the period premiums are payable, are shown in the Schedule of Benefits and Premiums of the Policy. This Rider is issued in consideration of the application, a copy of which is attached, and of the payment of the premiums for this Rider. The payment of premiums for this Rider shall not increase any cash or non-forfeiture values in the Policy.
9. **EFFECTIVE DATE.** Unless otherwise specified in the Schedule of Benefits and Premiums of the Policy, the effective date of this Rider shall be the Date of Issue of the Policy.
10. **RIDER APPLICABILITY.** All provisions of the Policy will apply unless stated otherwise in this Rider.



President



Secretary