

# AMERICAN HERITAGE LIFE INSURANCE COMPANY

## CHILDREN'S TERM RIDER

This rider is issued in consideration of the rider premium and the enrollment form for this rider. Benefits are paid in addition to the life insurance benefits of the certificate. Benefits are subject to the provisions of this rider and the certificate. All terms defined in the certificate and used in this rider apply to this rider, unless otherwise defined in this rider.

### DEFINITIONS

**Age.** Issue age is each insured child's age on his or her last birthday as of the rider date. Attained age is each insured child's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

**Conversion Date.** The next monthly date after we receive a request for conversion.

**Insured Child.** An insured child under this rider is any natural child, or legally adopted child of the insured who is unmarried and financially dependent on the certificate insured for support and is:

1. more than 24 hours and less than 25 years of age on the rider date; or
2. born after the date of enrollment for this rider, is more than 24 hours and less than 25 years of age, and the certificate insured is named as parent on the child's birth certificate; or
3. legally adopted by the certificate insured after the rider date for this rider and is more than 24 hours and less than 25 years of age.

**Certificate.** The certificate to which this rider is attached.

**Certificate Insured.** The person named as the insured in the certificate.

**Rider Beneficiary.** Any person and/or entity named in our records to receive the death benefit of this rider when an insured child dies.

**Rider Date.** The effective date of this rider. The rider date is the certificate date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

### DEATH BENEFIT ON INSURED CHILDREN

We pay the benefit amount shown for this rider on the certificate specification page(s) of the certificate to the rider beneficiary after we receive written proof that the death of an insured child occurred:

1. while this rider and the certificate are in force; and
2. before the insured child's 25<sup>th</sup> birthday.

### SUICIDE

**Insured Child.** If an insured child dies by suicide, whether sane or insane, within 1 year from the date he or she is insured, our liability for that insured child is limited to a return of all premiums paid for this rider.

**Certificate Insured.** In the event of suicide of the certificate insured within 1 year from the date of the enrollment for this rider, coverage for any insured children may be converted as explained in the Conversion Option for Insured Child provision of this rider.

### PREMIUMS

The annual premium for this rider is shown on the certificate specification page(s) of the certificate. The monthly cost of insurance for this rider is deducted from the certificate's fund value on each monthly date.

### REINSTATEMENT

This rider may be reinstated upon reinstatement of the certificate if satisfactory evidence of insurability is furnished to us with respect to each insured child and for each insured within 15 days of the reinstatement of the certificate. The death of an insured child before the date of the reinstatement or evidence of insurability unsatisfactory to us with respect to an insured child shall not preclude the reinstatement of the certificate and this rider on the lives of those for whom the evidence of insurability is satisfactory to us.

### MISSTATEMENT OF AGE

If the age of any insured child is misstated, any benefit payable with respect to such insured child is determined by the correct age.

## **CONVERSION OPTION FOR INSURED CHILD**

We provide a conversion option to an individual policy for each insured child when that insured child's coverage ends:

1. at his or her 25<sup>th</sup> birthday. We must receive a written request for this conversion option within 30 days of the insured child's 25<sup>th</sup> birthday and while this rider is in force; or
2. due to the certificate insured reaching age 70. We must receive a written request for this conversion option within 30 days of the certificate insured's attained age 70; or
3. due to the death of the certificate insured, including death by suicide. We must receive a written request for this conversion option within 30 days of the certificate insured's death.

Upon receipt of such request, we will send a questionnaire to determine the tobacco use status of the insured child. Other than this requirement, no additional evidence of insurability is required. The new policy will have a standard premium class.

The insured child may select the plan and amount of insurance for the new policy. The plan may be any other non-term life policy currently being offered:

1. at the insured child's attained age; and
2. for the amount of insurance selected; and
3. for an amount of insurance not more than 5 times the death benefit of this rider; and
4. for an amount of insurance not less than the minimum benefit amount available for that plan on the conversion date.

Premiums for the new policy are:

1. at the rate in effect for the insured child's attained age and premium class on the conversion date; and
2. subject to our rules on frequency of premium payments in effect on the conversion date.

Coverage under this rider ends for that insured child when coverage under the new policy begins.

The new policy will not include any additional benefits or riders unless agreed to by us.

## **RIDER BENEFICIARY**

If not otherwise named in the enrollment form for this rider, the certificateholder is the rider beneficiary.

The certificateholder may change the rider beneficiary by a written request to us:

1. while the insured child is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the insured child, passes to the remaining named rider beneficiaries in equal shares, if any.
2. If no named rider beneficiary survives the insured child, the death benefit of the rider is paid to the certificateholder, if living, otherwise to the certificateholder's estate.

## **INCONTESTABILITY**

We cannot contest payment of this rider once this rider has been in force while each insured child is alive for 2 years from the rider date except for:

1. nonpayment of premiums; and
2. the coverage on any insured child who is added subsequent to the rider date. This 2 year period begins on the date he or she becomes an insured child.

## **TERMINATION**

Coverage for each insured child automatically terminates on the earlier of his or her 25<sup>th</sup> birthday or the date this rider terminates.

This rider terminates and is no longer in force on the earliest of:

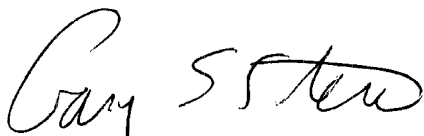
1. the death of the certificate insured (see Conversion Option for Insured Child); or
2. the date any premium for this rider or the certificate remains unpaid, subject to the Grace Period provision of the certificate; or
3. the date the certificate insured turns age 70; or
4. the date the certificate matures, expires, or otherwise terminates; or
5. the monthly date on or next following the date we receive your written request to terminate.

**GENERAL**

This rider is a part of the certificate to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the certificate.

If an insured child dies during the grace period, we deduct the unpaid premium from the benefit to be paid.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

**Home Office**

American Heritage Life Insurance Company  
1776 American Heritage Life Drive  
Jacksonville, Florida 32224