

# AMERICAN HERITAGE LIFE INSURANCE COMPANY

## EXTENSION OF BENEFITS RIDER

This rider is issued in consideration of the enrollment form for this rider and payment of the first premium. Benefits are subject to all of the terms, conditions and 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.

This rider extends the benefits provided by the certificate and Accelerated Death Benefit for Long Term Care Rider by increasing the certificate's specified amount, subject to the terms and conditions defined herein.

### DEFINITIONS

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

**Death Benefit Amount Increase.** The death benefit amount of the certificate on the monthly date immediately following the date the insured first becomes eligible for long term care benefits times the confinement percentage shown on the certificate specifications page.

### INCREASE IN DEATH BENEFIT AMOUNT

We will increase the death benefit amount of the certificate by the death benefit amount increase subject to our determination that all the following terms and conditions have been satisfied:

1. this rider remains in force; and
2. we have received proof satisfactory to us that the insured is alive and continues to meet all conditions of the Accelerated Death Benefit for Long Term Care Rider under the Limitations or Conditions on Eligibility for Benefits provision; and
3. the remaining death benefit available for the Accelerated Death Benefit for Long Term Care Benefit Rider has been exhausted; and
4. the certificate will not be eligible for any additional death benefit amount increase until the previous death benefit amount increase has been paid under the terms of this Extension of Benefits Rider; and
5. the cumulative death benefit amount increases under this rider will not exceed the death benefit amount of the certificate, determined as of the monthly date immediately following the date the insured first became eligible for payment of long term care benefits.

The effective date of each death benefit amount increase will be the monthly date preceding the monthly date that the entire death benefit amount of the certificate was paid.

### PREMIUMS

The annual premium for this rider is shown on the certificate specifications page. The monthly cost of insurance for this rider is deducted from the certificate's fund value on each monthly date and is based on the certificate's specified amount on each monthly date.

### TERMINATION

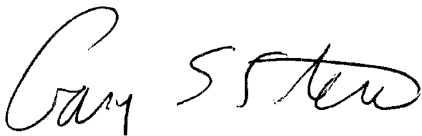
This rider terminates and is no longer in force on the earliest of:

1. the date the certificate terminates; or
2. the date the entire death benefit amount of the certificate minus any death benefit advance and certificate debt has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured no longer continues to meet all conditions of the Accelerated Death Benefit for Long Term Care Rider under the Limitations or Conditions on Eligibility for Benefits provision; or
3. the date the cumulative death benefit amount increases have been increased up to the total amount allowed under this rider; or
4. by written request of the certificateholder; or
5. the date the Accelerated Death Benefit for Long Term Care Rider terminates.

### 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.

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