

## DEPENDENT CHILD RIDER

**RIDER PART OF COVERAGE:** This Rider is part of Your Coverage provided in response to Your enrollment form and payment of premiums for this Rider. Those premiums are shown on the Certificate Schedule or Endorsement. All the provisions of the Certificate apply to this Rider, unless otherwise stated herein.

**COVERAGE AND EXPIRY DATES:** The Coverage and Expiry Dates of this Rider are shown on the Certificate Schedule or Endorsement. This Rider will not be in effect unless the Coverage to which it is attached becomes effective.

**DEPENDENT CHILD** means a person who is:

1. The Insured's newborn child; or
2. The Insured's unmarried natural child, legally adopted child, child in the waiting period prior to finalization of adoption by the Insured, or stepchild under age [26]; or
3. The Insured's unmarried grandchild under age [26] who is a dependent for federal income tax purposes.

**BENEFIT:** If we receive proof at Our Administrative Office that a Dependent Child has died after the age of [15] days and before his or her [26<sup>th</sup>] birthday, and while this Rider is in force, then we will pay the Beneficiary the Death Benefit Amount shown on the Certificate Schedule or Endorsement. The Death Benefit Amount applies to each Dependent Child.

**REINSTATEMENT:** This Rider may be reinstated upon reinstatement of the Coverage if satisfactory Evidence Of Insurability is furnished to us with respect to each Dependent Child and for each Insured within 15 days of the reinstatement of the Coverage. The death of a Dependent Child before the date of the reinstatement or Evidence Of Insurability unsatisfactory to us with respect to a Dependent child shall not preclude the reinstatement of the Coverage and this Benefit on the lives of those for whom the Evidence Of Insurability is satisfactory to us.

**BENEFICIARY:** The Certificateholder is the Beneficiary, if living. If the Certificateholder is not living, the Certificateholder's spouse shall be the Beneficiary. If the Certificateholder's spouse is not living (or if the Certificateholder does not have a spouse), the child's legal guardian or the adult(s) who We determine have assumed custody of the child shall be the Beneficiary.

**CONTESTABILITY:** The Contestability provision applies to each Dependent Child under this Rider. We will not contest this Rider two years from the Date of Issue of this Rider. This Contestability provision also applies to any reinstatement of the Rider as regards to statements made in the application for reinstatement.

**SUICIDE:** If an Insured dies under this Rider by suicide within [two years] from the Date of Issue, we will return the premiums paid for this Rider.

**CONVERSION:** You may convert the Coverage of a Dependent child within 30 days of the earlier of the Dependent Child's [26<sup>th</sup>] birthday or the Anniversary of the Date of Issue which is on or next following the Insured's [75<sup>th</sup>] birthday. We must receive written application and the first premium for the new Coverage while the Dependent Child is alive and still Insured under this Rider.

The Conversion may be to the same plan as the original Certificate to which this Rider is attached, or to another plan.

The face amount of the new coverage will be no more than five times the Benefit Amount payable under this Rider for the Dependent child, but no less than \$5,000.

Premium for the new coverage will be based on the age, gender and rate class of the Dependent Child on the Date of Issue of the new coverage.

There will be no Evidence Of Insurability required for the conversion. However, if additional Riders are requested on the new policy, the Dependent Child must provide Evidence Of Insurability satisfactory to us. Coverage for any Dependent Child under this Rider terminates upon Conversion of that Dependent Child.

## DEPENDENT CHILD RIDER

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**PAID-UP INSURANCE:** We will convert each Dependent Child's Coverage then in force to paid-up term insurance at the death of the Insured if:

- the Insured dies before the Expiry Date of this Rider; and
- this Certificate and Rider are in force.

The paid-up insurance will have no surrender Value or Loan Value and will automatically terminate on the earlier of:

- the Dependent Child's [26<sup>th</sup>] birthday; or
- the Expiry Date of this Rider.

Paid-up insurance on any Dependent Child will not be contested after insurance has been in force, during the lifetime of that Dependent Child, for two years. The two years includes the period that such Dependent Child's Coverage was in force under this Rider prior to the date the paid-up insurance becomes effective. The Dependent Child will be the Owner of the paid-up insurance if he or she has reached the age of majority at the death of the Insured. Otherwise, the legal guardian of the Dependent Child will be the Owner.

**RIDER TERMINATION:** This Rider ends automatically

- a. On the Expiry Date of this Rider, as shown on the Certificate Schedule or Endorsement; or
- b. When the Coverage matures; or
- c. When the Coverage terminates for any reason; or
- d. The Certificate anniversary on which the Insured is age [75]; or
- e. At the end of the [31] day Grace Period for an unpaid premium; or
- f. When there are no longer any Dependent Children covered under this Rider.

## COMBINED INSURANCE COMPANY OF AMERICA



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