

UNITED FARM FAMILY LIFE INSURANCE COMPANY

TERMINAL CONDITION LIMITED LIFE EXPECTANCY ACCELERATED BENEFIT

DISCLOSURE STATEMENT

THERE WILL BE NO DEATH BENEFIT PAYABLE UNDER THE POLICY NOR WILL ANY ADDITIONAL PREMIUM PAYMENTS BE DUE AFTER AN ACCELERATED BENEFIT IS PAID.

THIS BENEFIT WILL END UPON TERMINATION OF THE POLICY TO WHICH THE RIDER IS ATTACHED.

Benefits paid under this benefit may be taxable. If so, the Owner or Beneficiary may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the impact of this benefit.

Description of Benefits

This Benefit provides you with the right to access the Death Benefit (discounted at interest for one year)* on the life of the Insured if the Insured is diagnosed with a life expectancy of twelve (12) months or less.

There is no additional premium charge for the Limited Life Expectancy Terminal Condition Benefit Rider.

Conditions

Payment of the accelerated benefit is subject to the following conditions:

1. The policy must be in force; and
2. The payment of the accelerated benefit must be approved in writing by any irrevocable beneficiary or assignee.

Effect on the Policy

When the accelerated benefit is paid, the policy terminates.

I ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE

Signature of Agent

Date

Signature of Owner

Date

*The interest rate used to discount this benefit is defined in Section A of your Limited Life Expectancy Terminal Condition Accelerated Benefit Rider.