

CHRONIC ILLNESS RIDER

(Chronic Illness Accelerated Death Benefit Rider*)

Features:

- Available on Critical Life policies at **NO ADDITIONAL CHARGE.**
- With this benefit you can accelerate a portion of your death benefit early if an authorized Physician certifies that you are Chronically Ill.
- This benefit can allow you to request up to 95% of your policy's death benefit subject to a maximum amount of \$95,000.

When the benefit becomes available:

To be considered Chronically Ill one of the following would need to apply:

- ▶ You become permanently unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (eating, toileting, transferring, bathing, dressing and continence) for a period of at least 90 consecutive days; or
- ▶ You require Substantial Supervision for a period of at least 90 consecutive days by another person to protect yourself from threats to health and safety due to Severe Cognitive Impairment.



Life Insurance Underwritten by:

Occidental Life Insurance Company of North Carolina

* Policy Form No. 3579. Not available in CA, CT or DC.