

INSTRUCTIONS FOR ADDING CHILDREN/GRANDCHILDREN TO EXISTING POLICIES

- The Owner may change the children/grandchildren covered by the Child/Grandchild Rider at any time. To effect the change, a new application for the Child/Grandchild Rider must be submitted and recorded by Us at our Home Office.
- Newly born or legally adopted children/grandchildren may be added to an existing Rider.
- When adding newly born or legally adopted children/grandchildren, please list all currently eligible children/grandchildren on the application.
- Only the qualifying children/grandchildren shown on the most recent application on record for the Child/Grandchild Rider will be eligible for the benefit associated with this Rider.
- The maximum number of children/grandchildren that may be covered is 12.