Child/Grandchild Insurance Application

☐ New Application   ☐ Adding Children/Grandchildren

Existing Policy/Certificate #_____

Policy Owner's Information *(Please Print)*

| Last | First | Middle Initial | SS No. |

| Residence – No. and Street | City/Town | State | Zip | Phone No. |

Conditions of Child/Grandchild Rider

I understand that only the Children/Grandchildren of the Insured, listed below, who meet the below conditions, will be covered by the Child/Grandchild Rider.

- The Child/Grandchild is at least 12 months old and has not reached the age of 19 at the time of death.
- The Child/Grandchild has not been diagnosed with a terminal illness within the past 6 months. If the Child/Grandchild has been diagnosed with a terminal illness within 6 months, that Child/Grandchild is not insured under this Rider.
- The Child/Grandchild is not married.
- The Child/Grandchild lives with a parent or grandparent.
- Death of the Child/Grandchild has not occurred from suicide within the first 2 years after the issue date of the base Policy/Certificate.
- The Child/Grandchild is not a step-child or step-grandchild.
- The Policy/Certificate to which this Rider is attached must be active and current in payments.
- The first Child/Grandchild that dies will receive the one death benefit provided by this Rider.

Children/Grandchildren
(List all living Children/Grandchildren meeting the above conditions. Maximum allowed is 12 children/grandchildren)

Full Name of Child/Grandchild	Full Name of Child/Grandchild
1.	7.
2.	8.
3.	9.
4.	10.
5.	11.
6.	12.

Agreement

By signing below, I agree that to the best of my knowledge and belief, the statements in this Application are correct and recorded accurately.

Signed at _____ , _____   Date _____
                                      City   State

_____   _____
Signature of Applicant/Owner   Signature of Agent

                                                            ____ ____ ____ ____ ____
                                                            Agent Number

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 <u>all</u> 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.