CONFINED CARE RIDER
(ACCELERATED BENEFITS RIDER - CONFINED CARE*)

Features:

• If you become permanently confined to a nursing home at least 30 days after the policy is issued, you can receive a monthly benefit equal to 5.0% of the face amount of your policy.

• This benefit is available at no additional charge.

• Automatically included on all Golden Solution and Family Solution policies issued with the Immediate Death Benefit Plan.

Here's an example of how this exciting benefit works:

► Jane purchased a Golden Solution Whole Life policy with a death benefit of $10,000

► Subsequently she becomes a full-time, permanent resident of a nursing home.

► She can elect to receive a monthly benefit in the amount of $500
   Calculation:  $10,000 - Death Benefit
   ____________
   *5.0%
   $500 - Monthly Benefit

► For each month she continues to receive the benefit, the death benefit of the policy is reduced by $500.

► The monthly benefit in this example would continue for a period of 20 months, at which time the policy would terminate with no additional benefits.

* Policy Form No. 9760 (AA, OL, PA, PS); AB303 (IAA) (attached to the Golden Solution and Family Solution Whole Life Immediate Death Benefit Plans only). Not available in all states.