



A Georgia Stock Company
P.O. Box 2447
Thomasville, GA 31799
1-877-777-8808
www.SeniorLifeInsuranceCompany.com
Executive Offices: Thomasville, Georgia

CHILD RIDER
Forming a part of the Policy to which it is attached.

POLICY NUMBER:	{0000001234}	AMOUNT:	\${1,000.00}
Child Name:	{Kid Doe}	Gender:	{Male}
Relationship to Insured:	{Child}	Date of Birth:	{00/00/0000}

CHILD BENEFIT – Senior Life Insurance Company (and referred to in this Rider as the “Company,” “we,” “our,” or “us”) agrees to pay the amount of the Child Rider to the Owner named in the Policy, upon receipt of due proof of death of a covered child, provided that the death occurs while the Policy and Rider are in full force. Payment will be subject to the terms and conditions of this Rider. Payment of the Child Benefit shall be in a single sum and shall be in addition to any other amounts payable under the Policy.

DEFINITION OF CHILD – For purposes of this Rider, a child shall include any natural child, legally adopted child, stepchild, grandchild, or great-grandchild of the Insured, who are named in the application or a subsequent application for this Rider. A covered child must be at least thirty (30) days of age and not more than seventeen (17) years of age at the time of application.

EFFECTIVE DATE – The effective date of this Rider is the date the coverage under this Rider begins for each Insured Child.

PAYMENT OF PREMIUMS – The payment for this Rider, and the period Premiums are payable, are shown in the Policy Schedule page of the Policy. This Rider is issued in consideration of the application and payment of the Premiums for this Rider. The payment of Premiums for this Rider shall not increase any cash or non-forfeiture values in the Policy.

INCONTESTABILITY – This Rider shall be incontestable, except for nonpayment of Premiums, after it has been in-force during the lifetime of the Insured Child for two (2) years from the Effective Date or the last Reinstatement Date.

SUICIDE – If the Insured Child, while sane or insane, commits suicide during the first year following the Effective Date or Reinstatement Date of the Rider, our liability shall be limited to the return of all Premiums that were paid for the Insured Child’s Rider.

TERMINATION OF RIDER – This Rider will automatically terminate and become null and void, without any action on the part of the Company or notice to or from the Owner, on the earliest of the following dates or events:

- (a) The death of the Insured; or
- (b) The receipt of a written request from the Policyowner for cancellation of this Rider; or
- (c) The termination of the Policy; or
- (d) The date the Policy lapses or is continued under the non-forfeiture provision; or
- (e) Upon non-payment of the Rider premium, in accordance with the provisions of this Rider and Policy; or
- (f) The conversion of the Rider benefit for the last child; or
- (g) The Policy anniversary following the youngest child's twenty-fifth (25) birthday; or
- (h) The death of the last surviving child.

REINSTATEMENT – The Reinstatement provision of the Policy applies to this Rider. Proof of insurability acceptable to us must be furnished for each child.

CONVERSION – On the Policy anniversary following the child's twenty-fifth (25) birthday or on the predetermined termination date of the Policy, whichever date is earlier, the insurance on the life of an Insured Child may be converted without evidence of insurability, under an Individual Whole Life Insurance Policy then being issued by the Company. Such election must be made while the child is living and with a proper written application for the converted Policy within sixty (60) days after the anniversary following the child's twenty-fifth (25) birthday or on the predetermined termination date of the Policy. The face amount of the new plan may not be greater than the amount provided per Insured Child under this Rider. Any new Policy issued under this provision will be issued as of the date of conversion. The new plan will become effective after the Company has received the proper written application, within the conversion period, and first premium is honored by the bank. Premiums will be based on the Company's rate for the new Policy applicable to the child's age and gender on its Policy date.



Secretary



President