

Accelerated Life Benefit, if applicable (Texas Only):

Tax Treatment: The Accelerated Life Benefit offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the Accelerated Life Benefit qualified for such favorable tax treatment, the benefit will be excludable from your income and not subject to federal taxation. The laws relating to Accelerated Life Benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive an Accelerated Life Benefit excludable under federal law. **Eligibility for Public**

Assistance: Receipt of an Accelerated Life Benefit may affect your, your Dependent spouse's, or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your Dependent spouse's, and your family's eligibility for public assistance.

Seat Belt Benefit Exclusion, if applicable:

The Seat Belt Benefit is not payable unless the Accidental Death and Dismemberment Insurance is payable. In addition, the Seat Belt Benefit does not cover any loss if, while operating the automobile, you, or your dependent if dependent coverage is elected, were legally intoxicated as defined by applicable laws, violating traffic laws, racing, stunt driving, or engaging in other similar activity during the accident.

Disability:

Benefit Offsets, if applicable:

AUL may reduce the Weekly or Monthly Benefit by the amount of Other Income Benefits a Person receives, if Integration with Other Income Benefits is included or elected in the group policy. OTHER INCOME BENEFITS are income benefits for which a Person, spouse and children are eligible, or that are paid to them or a Third party on their behalf. These include disability income benefits (including any damages or settlements made in place of such benefits) under any state or Federal Law or Act; any disability income benefit for which the Person is eligible under any other employee welfare benefit plan, or arrangement of coverage as a result of the Person's employment with the Employer; retirement and/or disability income benefits paid under an Employer's Retirement Plan except for amounts attributable to a Person's contributions; any disability income or retirement benefit that has been received or is eligible to be received from the Social Security Administration or any similar law, plan or act provided in any jurisdiction; and any current income received. See your insurance certificate for items which are not considered Other Income Benefits.

Pre-Existing Limitation, if applicable:

If your employer elects a pre-existing condition exclusion for your class of employees, and you receive medical treatment, service or incur expenses as a result of an Injury or Sickness prior to your Individual Effective Date of Insurance, then Disability which is caused by, contributed to by, or results from that Injury or Sickness beginning after the Individual Effective Date of Insurance will not be considered eligible for benefits unless the provisions of the pre-existing condition exclusion as stated in your Certificate are met. For Maryland residents, any conditions disclosed on an application or statement of insurability form will not be considered pre-existing unless such conditions are named in an exclusion rider signed by you.

*Wording of Limitations/Exclusions may vary by state.