
NONFORFEITURE RIDER

FUTURE BENEFIT GUARANTEE

What is the Future Benefit Guarantee?

This provision ensures that You won't forfeit past paid premiums if Your Long Term Care insurance ends due to non-payment of premium. At the end of the grace period of an unpaid premium, Your insurance will continue at the same benefits, but at a reduced lifetime maximum. In effect, this means the full benefit will continue to be available, but for a shorter period of time. No further premiums will be required.

What will be the Reduced Lifetime Maximum amount?

This amount will equal the total premiums You paid toward a plan that included this benefit. However, the Reduced Lifetime Maximum will never be less than 30 times Your current daily benefit for Facility Care.

What are the conditions of this benefit?

- (a) You must have had at least three years of continuous coverage under the Policy with this benefit being in effect;
- (b) The Reduced Lifetime Maximum will not be reduced due to prior benefits paid under the Policy, but in no event will the total benefits paid exceed what would have been paid had You continued to pay premiums;
- (c) No benefit increases will be offered after the effective date of the Reduced Lifetime Maximum;
- (d) If You have the Automatic Benefit Increase provision, no further increases under that provision will take effect after the effective date of the Reduced Lifetime Maximum;
- (e) The Reduced Lifetime Maximum will take effect on the Premium Due Date of the unpaid premium or, if later, on the date Extension of Benefits provision stops;
- (f) All other provisions, maximums, limitations, and conditions of the Policy will remain unchanged after the Reduced Lifetime Maximum takes effect.

This rider takes effect at 12:01 a. m. standard time at the address of the Holder on the Effective Date indicated in the Schedule of Benefits of the Certificate to which it is attached; it expires concurrently with the Policy and is subject to all the provisions, limitations, exclusions, and conditions of the Policy to the extent they are not inconsistent herewith.

Signed for the Continental Casualty Company at its Home Office, 333 S. Wabash Ave., Chicago, Illinois 60604.

Continental Casualty Company



Chairman of the Board