

ACCIDENTAL DEATH AND DISMEMBERMENT WITH COMMON CARRIER BENEFIT RIDER

BENEFITS

Liberty Bankers Life Insurance Company agrees to pay the sum specified per the table below, in accordance with the terms of the policy and this rider. The AD&D Sum Insured is shown on the Schedule Page of the policy. The amount payable on this rider will be included in the proceeds of the policy. The proceeds will be paid to the beneficiary upon receipt, at the Company's Home Office, of due proof that the death of the Insured:

- A) was directly caused by an accidental bodily injury, independent of all causes, which is supported by an autopsy (except in the case of drowning or of internal injuries revealed by an autopsy, or smoke inhalation due to fire); and
- B) such injury and the Insured's death occurred while the policy and this rider were in force; and
- C) was not intentionally self-inflicted; and
- D) occurred within 90 days from the date of such injury and prior to the termination of this rider .

If within 90 days following an accident causing an Injury (as defined in this rider), the Insured incurs a loss as specified below, We will pay the sum specified for such loss. We will pay for one loss, the largest loss, if more than one loss is incurred.

LOSS	SUM SPECIFIED
Life	AD&D Sum Insured
Both Hands	AD&D Sum Insured
Both Feet	AD&D Sum Insured
Sight of Both Eyes	AD&D Sum Insured
One Hand and One Foot	AD&D Sum Insured
Sight of One Eye and either One Hand or One Foot	AD&D Sum Insured
One Hand or One Foot or Sight of One Eye	One-half the AD&D Sum Insured

Loss of a foot means complete severance at or above the ankle joint. Loss of sight means entire and irrecoverable loss of sight. Loss of a hand means the entire loss of five fingers.

We will pay an additional benefit if a covered injury the Insured sustains while riding as a fare-paying passenger on a Common Carrier results in the Insured's death within 90 days from the date of such injury. The additional benefit will be equal to the AD&D Sum Insured specified on the Schedule Page.

GENERAL EXCLUSIONS

The Accidental Death Benefit provided by this rider shall not be payable if:

The Insured consumes alcohol in such amounts as to cause his/her death, directly or indirectly,

OR

His/her death is contributed to, wholly or in part, by any of the following causes:

- A) committing, or attempting to commit, suicide or self-destruction, while sane or insane; or
- B) intentional self-inflicted injuries, while sane or insane; or
- C) physical or mental disease or infirmity of any kind; or
- D) medical or surgical treatment of a disease or illness; or
- E) travel or flight on, or descent from, any kind of aircraft if the Insured:
 - 1) has any duties aboard such aircraft; or
 - 2) is receiving any kind of training or instructions; or
 - 3) the aircraft is operated by or for any military force; or

RATES:

Annual Premium:	\$1.00 Per \$1,000
Monthly Bank Draft:	\$0.09 Per \$1,000

(exclusions continued next page)

- F) hang gliding or skydiving; or
- G) injuries sustained as the result of war, declared or undeclared, or insurrection, or service in the armed forces or auxiliary units; or
- H) voluntary participation in a riot, strike, or civil disobedience; or
- I) committing, or attempting to commit, or participating in a crime, assault, felony or any other illegal act; or
- J) taking of any drug, medication, or sedative unless taken as prescribed by a physician, including any combination with alcohol; or
- K) being under the influence, as described in the laws of the place where the accident occurs, of alcohol, drug or controlled substance; or
- L) taking any kind of poison, or the inhaling of any kind of gas voluntarily.

GENERAL PROVISIONS AND DEFINITIONS

BENEFICIARY: The person, persons, or entity named in writing as shown on the Schedule Page to receive the benefit at the Insured's death.

COMMON CARRIER: Commercial airline, bus, railway, boat or ship, subway or streetcar operating as a regularly scheduled passenger carrier.

EFFECTIVE DATE: The effective date of this rider is the date of issue of the policy unless otherwise specified on the policy schedule page of the policy.

EXAMINATION/AUTOPSY: We reserve the right, before paying any benefits, to have a physician of Our choice conduct an examination, or autopsy if applicable, of the Insured, at Our expense, unless forbidden by law.

INJURY: Bodily injury directly caused by an accident, independent of all other causes, which is suffered by the Insured.

POLICY: This rider is made a part of the policy to which it is attached and is subject to all the provisions of the policy and this rider.

PREMIUM: The premium for this rider is shown on the Schedule Page of the policy.

AD&D SUM INSURED: The amount payable upon the injury or death of the Insured if this policy is then in force. It is shown on the Schedule Page of the policy.

TERMINATION

This rider automatically terminates on the occurrence of the earliest of the following:

- A) On the rider anniversary on or following the Insured's 75th birthday; or
- B) Any premium remains unpaid beyond the grace period; or
- C) Your written request received by Us at Our Home Office; or
- D) Benefit payment has been made as per payment of benefits clause.

When coverage is scheduled to terminate on a given date, it will terminate at 12:00 midnight at the end of that day. We will return to You any premium payment received by Us after the rider termination.

RATES:

Annual Premium:	\$1.00 Per \$1,000
Monthly Bank Draft:	\$0.09 Per \$1,000

President

Corporate Secretary