

The Union Central Life Insurance Company

**COST OF LIVING ADJUSTMENT RIDER**

This rider provides for a yearly **simple** interest increase in certain monthly income benefits during disability.

**DEFINITIONS**

**MONTHLY INCOME BENEFIT.** If we are paying you a total disability benefit, this is equal to the *base monthly benefit* shown on the *schedule*. If we are paying you a residual benefit, the *monthly income benefit* is equal to the *residual monthly benefit* as determined in the residual rider attached to your policy. If your policy includes a partial benefit and we are paying you under that provision, the *monthly income benefit* is equal to the *partial monthly benefit* as determined in that provision.

**COST OF LIVING BENEFIT.** This is determined by multiplying the *monthly income benefit* by three percent (3%) times the number of completed years of the current disability as of the anniversary of the onset date of disability.

**BENEFIT PROVISIONS**

The *cost of living benefit* will be paid each month in addition to your *monthly income benefit* as long as you are receiving a *monthly income benefit* under this policy. We will calculate the *cost of living benefit* beginning on the first anniversary of the onset date of disability and recalculate it on each subsequent anniversary.

If this benefit is payable beyond age 65, the same *cost of living benefit* payable at age 65 will apply until the *monthly income benefit* ceases.

**GENERAL PROVISIONS**

**RIDER SPECIFICATIONS.** This rider is:

- (1) part of the policy; and
- (2) based on the application for this rider and payment of its premium; and
- (3) subject to all definitions, provisions, exceptions, limitations, and other terms of the policy unless specifically changed by this rider.

This rider takes effect on the *issue date* of the policy unless a different *issue date* for the rider is shown on a revised *schedule*. As applied to this rider, the Incontestability and Pre-Existing Conditions provisions of the policy will be measured from the later of the *issue date* of the policy or of the rider.

**TERMINATION.** This rider terminates on the earlier of the following:

- (1) the date the policy terminates; or
- (2) the expiry date shown on the *schedule*, even if you renew the policy as provided under the Conditionally Renewable for Life provision; or
- (3) the date we receive the *owner's* written request to terminate this rider.

THE UNION CENTRAL LIFE INSURANCE COMPANY

*Jan M. Connolly*

Secretary

*Steven J. Valerius*

President

SPECIMEN

Available to occupational classes 6A-2A and 6M-2M.

This is an annual simple interest computation.

Increase applies to the total disability benefit, Enhanced or Basic Residual Disability benefit and Social Insurance Substitute benefit if these riders are part of your policy.

Maximum of 3% simple interest increase per year.