

EVEREST REINSURANCE COMPANY

Everest Reinsurance Company ("We", "Us", "Our") has issued this Rider as part of the Policy to which it is attached. The effective date of this Rider is the Policy Effective Date shown in the Policy's Schedule of Benefits. Except as shown in this Rider, the provisions of Your Policy will prevail. **PLEASE READ THIS RIDER CAREFULLY.**

LIFETIME AGGREGATE MAXIMUM BENEFIT INSURANCE RIDER

This Rider is issued in consideration of the application and payment of the required premium. Benefits are subject to all terms and conditions of the Policy to which it is attached.

The following notice is added to the Policy:

PLEASE NOTE: The most Everest Reinsurance Company will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other Everest Reinsurance Company Policy.

In **DEFINITIONS**, the following is added to the definition of **Lifetime Aggregate Maximum Benefit**:

The most We will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other insurance policy issued by Us.

In **MONTHLY INSURANCE BENEFIT AMOUNT**, the following is added to the 3rd paragraph:

The most We will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other insurance policy issued by Us.

In **DISABILITY PROVISIONS**, the following is added to **Recurrent Periods of Disability**:

The most We will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other insurance policy issued by Us.

In **INVOLUNTARY UNEMPLOYMENT PROVISIONS**, the following is added to **Recurrent Periods of Involuntary Unemployment**:

The most We will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other insurance policy issued by Us.

In **SALARYGAP® PROVISIONS**, the following is added to **Recurrent Periods of SALARYGAP**:

The most We will pay for all the loss or damage specified herein is the single highest Lifetime Aggregate Maximum Benefit even if the Lifetime Aggregate Maximum Benefit would otherwise be available under any other insurance policy issued by Us.

This **Rider** takes effect with the **Policy** to which it is attached.