

# CHURCH LIFE INSURANCE CORPORATION

THIS POLICY RIDER IS IN CONJUNCTION WITH THE GROUP INSURANCE POLICY AND CERTIFICATE  
NO. GL2016C  
IS ISSUED TO

THE CHURCH PENSION FUND  
(Called the Group Policy Holder)

We agree to pay benefits with respect to each member and/or dependent insured under this rider. This rider is made a part of the policy and certificate to which it is attached in consideration of the premium deduction for this rider. Where the language in this Policy Rider conflicts with the Group Insurance Policy and Certificate, this Rider supercedes the Group Insurance Policy and Certificate.

## SUPPLEMENTAL LIFE INSURANCE BENEFITS

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### [1.] PREMIUMS

Premiums for this Rider benefit shall be paid and are subject to change in the manner(s) set forth in the policy.

### [2.] DEFINITIONS

[2.a. ] **Member** means a member of an Eligible Class as defined by the policy and certificate.

{[2.b. ] **Dependent for the purpose of this Rider benefit** means:

- (1) a member's spouse as defined by the member's state of residence,

(2) a member's unmarried child who relies on the member for financial support and who is

(a) less than age 19, or

(b) less than 25 if attending an accredited school on a full-time basis as defined in the rules of such school,

(3) a member's unmarried child who has attained the limiting age stated in (2), who relies on the member for financial support and maintenance, and who is physically or mentally incapable of self support due to a handicap that existed prior to attainment of the limiting age, provided proof of such incapacity is given to us within 31 days from the date the child becomes eligible under this provision.

We may require proof at reasonable intervals that the handicap continues. After 2 years, we will not request proof more than once a year. You or we will supply the proper forms needed to submit proof.

(4) a member's domestic partner }

**{[2.c.] Child** means:

(1) a member's natural child,

(2) a child the member has legally adopted,

(3) a member's stepchild

(4) a member's foster child}

A member [and/or dependent] may elect to purchase this benefit on his or her own life. Except as provided in this Supplemental Member Life Insurance Benefit provision of this Rider, the terms of the Member Life Insurance Benefit [and the Dependent Life Insurance Benefit] provision of the Policy and Certificate will also apply to this Supplemental Life Insurance Benefit.

### **{[3.] ELIGIBILITY**

#### **[3.a.] Members**

Each person who is a member of an Eligible Class on the date the policy becomes effective with respect to that class will be eligible on that date for the coverages in the policy's plan of insurance for the class, including this Rider benefit.

Each other person will be so eligible on the day he or she meets the requirements for membership in an Eligible Class.

#### **{[3.b.] Dependents**

Eligible dependents of an eligible member may be insured under the policy as outlined below. Eligible dependents include all dependents of eligible members except a person:

(1) for whom evidence of insurability, if required, is not approved by us,

(2) who is an eligible member,

(3) who is a full-time member of a country's armed forces, or

(4) whose principal residence is outside the U.S. or Canada

Each person who is an eligible dependent on the date the policy and certificate becomes effective with respect to the respective class will be eligible on that date for the coverages in the policy's plan of insurance for the class.

Each other eligible dependent will be so eligible on the day after the date he or she becomes an eligible dependent. A newly born natural child of a member insured under the policy and certificate will be eligible on the [15<sup>th</sup> day after the] date of birth [if the child is born alive]

#### **[4.] ENROLLMENT**

A member may apply for this Rider benefit by completing the Enrollment Form for Supplemental Member Life Insurance. This benefit will not be effective until we approve this Enrollment Form. [A dependent may apply for this Rider benefit by completing the Enrollment Form for Supplemental Dependent Life Insurance]. This Rider benefit will not be effective until we approve this Enrollment Form.

#### **[5.] PREMIUMS**

All premiums for this Rider benefit shall be payable by the member. The policyholder will collect such premiums through payroll deduction or other means. The policyholder will forward all such premium payments within 10 business days of the date that they are collected. We may choose to collect premiums for this Rider benefit directly from the member.

Premiums that are paid in full or in part by the employer and premiums paid by the member through payroll deduction may be paid by the member, as they become due, directly to the policyholder whenever the member's compensation is suspended or terminated directly or indirectly as the result of a strike, lockout, or other labor dispute. During said 6-month period, the certificate may not be altered or changed, except for normal decreases or increases of the premium rate upon expiration and renewal of the certificate. When the member's compensation is so suspended or terminated, the member shall be notified immediately by the policyholder in writing, by mail addressed to the address last on record with the policyholder, that the member may pay the premiums to the policyholder as they become due as provided in this section. The member may pay the premiums directly to the policyholder for a period not exceeding 6 months. After said 6 month period, if coverage is no longer available under the policy, the member may convert to an individual policy in accordance with Section 15 of the certificate.

#### **[6.] WHEN RIDER BENEFIT ENDS**

Coverage will end on the earlier of

- (1) the date that insurance ends according to [Section 7.a.] of the certificate, and
- (2) the date that the member elects to terminate supplemental coverage.
- (3) the date that insurance ends according to [Section 7.b.] of the certificate, and
- (4) the date that the dependent elects to terminate supplemental coverage.
- (5) when the insured member becomes age 70.

Any premiums collected for coverage beyond the date when this Rider benefit ends will be returned to the member.

#### **[7.] MEMBER CONVERSION**

Any amount of this Rider benefit in force on the date of a conversion may be converted according to the terms of [Section 15.a.] of the Certificate. If an election is made to convert your coverage to an individual policy, the right to apply for Portability coverage is waived.

##### **[7.a.] Right Of Member To Convert**

A. A member who is insured for this benefit may elect to buy a new individual life insurance policy on the life of his or her insured dependent if insurance under this benefit is reduced or ends because of an event as follows:

- (1) the member's employment ends,
- (2) the member no longer qualifies for a class shown for this benefit in the Schedule of Benefits,
- (3) the member reaches the age specified in the policy at which insurance ends,
- (4) the Participating Unit or a parish within the Participating Unit terminates participation in the policy.

B. A member who is insured for at least 5 years prior to termination of this benefit may elect to buy a new individual life insurance policy on the life of his or her insured dependant if the insurance under this benefit ends because the policy terminates or is changed so as to terminate the class of insured persons to which the member belongs.

#### **[7.b.] Form Of New Policy**

No evidence of good health will be required for the new policy. Each new policy will provide life insurance only, payable on the death of the insured person. If the event giving rise to the insured person's right to convert is termination of employment of the member due to total and permanent disability, the new policy will be on any one of the forms, including term insurance, customarily issued by us to individuals. For all other events leading to the insured person's right to convert, it will be on one of the forms, other than term insurance, customarily issued by us to individuals. The insured electing conversion may choose to have the new policy preceded by term insurance for not more than one year with premiums payable at the same frequency as for the new policy. The premium for the new policy will be at our usual rates for the class of risk to which the member belongs.

#### **[7.c.] Amount of New Policy**

The total amount of the new policy (based on Right to Convert provisions) will not be more than the excess of the Total Benefit for the insured person just before the event over the Total Benefit just after the event. For this provision, Total Benefit means the total amount of Dependent Life Insurance Benefit under All Certificates. All Certificates means all group insurance certificates issued by us to the member under the policy.

If the right to convert arises due to event (4) under [Section 7.a.] of the Rider. All Certificates means all group insurance certificates issued by us to a member and any group life certificate issued within 45 days after the event.

#### **[7.d. ] Application; Notice; Effective Date**

Each member shall be given written notice of the right to convert and its duration within 15 days after the date of termination. Such notice shall be mailed by us to the member at the last address furnished to us by the policyholder. To exercise the right to convert, the dependent must submit to us an application for a new policy and pay the first premium. If the dependent is notified of the right to convert within 15 days before or after the event, this must be done within 31 days of the event. Then the new policy will take effect 31 days after the event. If the dependent is notified more than 15 days after the event but less than 90 days of the event, the time to apply to us is extended to 45 days after notice is given. If such notice be not given within 90 days of that event, the time allowed for the exercise of the conversion right shall expire at the end of such 90 days. The new policy will take effect on the later of 31 days after the event or when the first premium is paid.

#### **[7.e. ] Death During Conversion Period**

The conversion period is the time period between the date of the event giving rise to the dependent's right to convert and the date the conversion becomes effective.

If the dependent dies within the conversion period, we will pay, in accordance with the terms of this policy, the amount of life insurance that could have been converted, whether or not the application for the individual policy or the payment of the first premium has been made.

#### **[7.f. ] Incapacitated Dependent**

The coverage of a member's dependent who is mentally or physically incapable of earning a living on the date as of which such dependent's status as a covered family member would otherwise expire because of age, shall continue while the member's coverage remains in force or is replaced by another group or blanket policy as long as such incapacity continues and as long as the dependent remains chiefly financially dependent on the member or member's estate is chargeable for the care of the dependent, provided, that due proof of such incapacity is received by us within 31 days of such expiration date.

## **{[8. ] DEPENDENT CONVERSION**

Any amount of this Rider benefit in force on the date of a conversion may be converted according to the terms of [Section 19.a ] of the Certificate. If an election is made to convert your coverage to an individual policy, the right to apply for Portability coverage is waived.

### **[8.a.] Right Of Dependent To Convert**

A member's dependent may elect to buy a new individual life insurance policy on his or her life or on the life of an insured child if insurance under this benefit is reduced or ends because of an event as follows:

- (1) the member dies, or
- (2) the member's marriage ends by divorce or annulment,
- (3) the member's domestic partnership ends and a Statement of Dissolution of Domestic Partnership is submitted to us

### **[8.b.] Right of Child To Convert**

A member's insured child may elect to buy a new individual life insurance policy on his or her life if insurance under this benefit is reduced or ends because of an event as follows:

- (1) the member dies, or
- (2) the insured child reaches the age at which group insurance on his life ends under the policy.

### **[8.c.] Form Of New Policy**

No evidence of good health will be required for the new policy. Each new policy will provide life insurance only, payable on the death of the insured person. If the event giving rise to the insured person's right to convert is termination of employment of the member due to total and permanent disability, the new policy will be on any one of the forms, including term insurance, customarily issued by us to individuals. For all other events leading to the insured person's right to convert, it will be on one of the forms, other than term insurance, customarily issued by us to individuals. The insured electing conversion may choose to have the new policy preceded by term insurance for not more than one year with premiums payable at the same frequency as for the new policy. The premium for the new policy will be at our usual rates for the class of risk to which the member belongs.

### **[8.d.] Amount of New Policy**

The total amount of the new policy (based on Right to Convert provisions) will not be more than the excess of the Total Benefit for the insured person just before the event over the Total Benefit just after the event. For this provision, Total Benefit means the total amount of Dependent Life Insurance Benefit under All Certificates. All Certificates means all group insurance certificates issued by us to the member under the policy.

If the right to convert arises due to event (4) under [Section 8.a.] of the Rider. All Certificates means all group insurance certificates issued by us to a member and any group life certificate issued within 45 days after the event.

### **[8.e.] Application; Notice; Effective Date**

Each member shall be given written notice of the right to convert and its duration within 15 days after the date of termination. Such notice shall be mailed by us to the member at the last address furnished to us by the policyholder. To exercise the right to convert, the dependent must submit to us an application for a new policy and pay the first premium. If the dependent is notified of the right to convert within 15 days before or after the event, this must be done within 31 days of the event. Then the new policy will take effect 31 days after the event. If the dependent is notified more than 15 days after the event but less than 90 days of the event, the time to apply to us is extended to 45 days after notice is given. If such notice be not given within 90 days of that event, the time allowed for the exercise of the conversion right shall expire at the end of such 90 days. The new policy will take effect on the later of 31 days after the event or when the first premium is paid.

### **[8.f.] Death During Conversion Period**

The conversion period is the time period between the date of the event giving rise to the dependent's right to convert and the date the conversion becomes effective.

If the dependent dies within the conversion period, we will pay, in accordance with the terms of this policy, the amount of life insurance that could have been converted, whether or not the application for the individual policy or the payment of the first premium has been made.}

## **{[9.] RIGHT OF MEMBER TO CONTINUE THE CERTIFICATE UNDER THE PORTABILITY POLICY OPTION**

### **[9.a] Right of Member to Continue Coverage under a New Certificate and Policy under the Portability Option**

The member has the option to continue his or her coverage under a new certificate and policy under the terms of this Portability option if a member's benefit ends because of an event as follows:

1. the member's employment ends,
2. the member no longer qualifies for a class shown for this benefit in the Schedule of Benefits, or
3. the Participating Unit or a parish within the Participating Unit terminates participation in the policy, except when the Participating Unit or a parish within the Participating Unit terminates participation in this policy, but makes alternative coverage available to the member.

This is a limited alternative to the right to convert. During the Conversion Period, as defined in this Policy, a member may elect to continue coverage under a new certificate and policy or elect to convert under the Right to Convert section of this policy. At any time, if an election is made to convert your coverage to an individual policy, the right to apply for Portability coverage is waived.

The new Certificate and Policy, continued under this option, may be continued in full until age [65]. At age [65], the benefit will reduce by 50%. At age 70, coverage under this new certificate and policy will terminate. Upon the occurrence of either of these events, the member is entitled to convert the amount of the reduced or terminated coverage as outlined in [Section 8]. At any time before age [70], while the new certificate and policy is being continued under this Portability Option, the member may elect to terminate coverage under the new certificate and policy. At that time, the member will be entitled to exercise the conversion right as outlined in [Section 8].

No evidence of good health will be required for continuation of coverage under a new certificate and policy. However, one is not eligible to continue his or her policy if, at the time of application, he or she is on Continuation Of Benefit On Total Disability.

In no event can the Amount of Total Benefit 45 days after continuation be greater than the Amount of Total Benefit in effect prior to continuation. For this purpose, the Amount of Total Benefit means the total amount of Member Life Insurance Benefit under All Certificates. All Certificates means all group insurance certificates issued to the member.

To exercise the right to continue coverage under a new certificate and policy, the member must submit to us an application to continue and pay the first premium. The Incontestability of Life Insurance and Suicide provisions date back to the issue date of the group policy rather than the issue date of the new certificate and policy. }

## **{[10. ] RIGHT OF DEPENDENT TO CONTINUE THE RIDER BENEFIT- PORTABILITY POLICY OPTION**

### **[10.a] Right of Dependent to Continue Coverage under a New Certificate and Policy under the Portability Option**

The dependent has the option to continue his or her coverage under the terms of this Portability option if a dependent's benefit ends because of an event as follows:

4. the member's employment ends,
5. the member no longer qualifies for a class shown for the benefit in the Schedule of Benefits of the Policy, or
6. the Participating Unit or a parish within the Participating Unit terminates participation in the policy, except when the Participating Unit or a parish within the Participating Unit terminates participation in this policy, but makes alternative coverage available to the dependent.

This is a limited alternative to the right to convert. During the Conversion Period, as defined in this Policy, a dependent may elect to continue coverage under the Rider benefit or elect to convert under the Right to Convert section of this Rider. At any time, if an election is made to convert your coverage to an individual policy, the right to apply for Portability coverage is waived.

The new Certificate and Policy, continued under this option, may be continued in full until age [65]. At age [65], the benefit will reduce by 50%. At age [70], coverage under this new certificate and policy will terminate. Upon the occurrence of either of these events, the dependent is entitled to convert the amount of the reduced or terminated coverage as outlined in [Section 8]. At any time before age [70], while the new certificate and policy is being continued under this Portability Option, the dependent may elect to terminate coverage under the new certificate and policy. At that time, the dependent will be entitled to exercise the conversion right as outlined in [Section 8].

No evidence of good health will be required for continuation. However, one is not eligible to continue his or her policy if, at the time of application, he or she is on Continuation Of Benefit On Total Disability.

In no event can the Amount of Total Benefit 45 days after continuation be greater than the Amount of Total Benefit in effect prior to continuation. For this purpose, the Amount of Total Benefit means the total amount of Dependent Life Insurance Benefit under All Certificates. All Certificates means all group insurance certificates and Riders issued to the dependent.

To exercise the right to continue the Rider benefit, the dependent must submit to us an application to continue and pay the first premium. The Incontestability of Life Insurance and Suicide provisions date back to the issue date of the group policy rather than the issue date of the new certificate and policy. }

**[11.] DISABILITY WAIVER OF PREMIUM**

If premiums are waived according to [Section 13] of the certificate and this Rider is in force, premiums for this benefit will also be waived. The policyholder will return to the member, the portion of these premiums paid by the member.

**[12.] EARLY PAYMENT OF BENEFITS**

The amount of this Rider benefit in force will be included in determining the amount that may be payable as an Early Payment of Death Benefit for the member and/or dependent.

**[13.] INCONTESTABILITY**

This rider will not be contested after it has been in force for two years from its Effective Date, except for the failure to pay premiums. This incontestability provision will begin anew only for increases when evidence of good health is required and it will be applicable only to the applied for increased amount.

No statement made by any person insured under this rider relating to his insurability shall be used in contesting the validity of the insurance with respect to which such statement was made after such insurance has been in force prior to the contest for a period of 2 years during such person's lifetime nor unless it is contained in a written instrument signed by him. Any contest will be limited to material misrepresentations. Such statement may not be used to contest the validity of such insurance after it has been in force prior to the contest for two years during the lifetime of the insured member.

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Date: [August 1, 2004]

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[President]