COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

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A Stock Company

INITIAL DIAGNOSIS OF CANCER PROGRESSIVE PAYMENT RIDER
OUTLINE OF COVERAGE

(Applicable to Rider Form R-CanAssistProg-OK)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.
If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

Please Read the Rider Carefully
This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR RIDER CAREFULLY**.

Renewability
Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

The rider provides benefits only if the date of diagnosis of cancer is while your rider is in force and the cancer is not a pre-existing condition.

Initial Diagnosis of Cancer Progressive Payment
Amount: $50 for each month the rider is in force after the rider effective date
We will pay the Initial Diagnosis of Cancer Progressive Payment benefit if any covered person incurs a charge and receives an initial diagnosis of cancer. The Initial Diagnosis of Cancer Progressive Payment benefit will be paid for each month the rider has been in force after the rider effective date and before the diagnosis of cancer is made. A month is 30 days.

The Initial Diagnosis of Cancer Progressive Payment benefit will stop adding up for a covered person on the policy anniversary after his 65th birthday.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any cancer that is a pre-existing condition.

We will pay the benefit only once for each person insured by the rider.

What Is Not Covered By The Rider

Pre-Existing Condition Limitation
We will not pay benefits for cancer that is a pre-existing condition.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same date as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the Initial Diagnosis of Cancer Progressive Payment will begin accumulating effective on the reinstatement date, but there will be a gap in coverage for the time the premiums were not paid and the rider was not in force. The term *gap in coverage* means no Initial Diagnosis of Cancer Progressive Payment accumulates during the time period in which no premium was paid.