



Erie® Family Life
Insurance

Member • Erie Insurance • Service Center • P.O. Box 83026 • Lincoln, NE 68501
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DISCLOSURE STATEMENT FOR ACCELERATED BENEFIT OPTION RIDER FOR LIMITED LIFE EXPECTANCY

BENEFITS PAYABLE UNDER THE PROVISIONS MAY BE TAXABLE ACCORDING TO IRS GUIDELINES. BEFORE ELECTING A BENEFIT UNDER THIS RIDER, YOU SHOULD CONSULT A TAX ADVISOR. RECEIPT OF AN ACCELERATED BENEFIT PAYMENT MAY ADVERSELY AFFECT YOUR ELIGIBILITY FOR MEDICAID OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS.

The rider permits you to receive a portion of the net death benefit in your policy while the insured is still living. Up to 50% of the benefit, discounted for one year's interest, may be obtained if the insured meets the terms of the rider.

In order to receive a benefit under the rider, you must submit proof that the insured has an uncorrectable medical condition that will result in death in less than one year. The maximum amount you may receive from all policies on the insured is \$250,000. A service fee, not to exceed \$250, will be assessed against the benefit.

EACH POLICY FOR WHICH A BENEFIT IS ADVANCED WILL BE REDUCED IN THE SAME PROPORTION AS THE REDUCTION IN THE NET DEATH BENEFIT. THIS INCLUDES THE AMOUNT OF INSURANCE, ANY CASH VALUES, POLICY LOANS, PREMIUM AND LOAN INTEREST. ANY SUPPLEMENTAL COVERAGES IN THE POLICY WILL NOT BE AFFECTED.

If you have any questions, you may call us at 1-800-458-0811, or you may write to us at Erie Family Life Insurance, Service Center, P.O. Box 83026, Lincoln, NE 68501.

APPLICANT'S/OWNER'S SIGNATURE

DATE

AGENT'S SIGNATURE

AGENT'S NO.