

EMC NATIONAL LIFE COMPANY DISCLOSURE — ACCELERATED BENEFIT RIDER

Rider Benefit — According to the terms of the accelerated benefit rider, EMC National Life Company will pay a portion of the death benefit (selected at the time of application) upon receiving proof of occurrence, experienced by the insured, of any one of the covered conditions defined below. The accelerated benefit is payable only once regardless of the subsequent occurrence of the same or a different condition. The condition must first manifest itself on or after the 30th day or on or after the 90th day for invasive cancer, following the date of issue of the rider. We will pay 10% of the accelerated benefit upon occurrence of non-invasive carcinoma in situ. This payment will reduce any future accelerations. Non-invasive carcinoma in situ must first manifest itself on or after the 90th day following the date of issue of the rider.

Consequences of Receiving Accelerated Death Benefit — This rider provides an accelerated benefit for the covered conditions defined below. Whether or not a tax liability will be incurred when a benefit is paid under this rider depends on the facts and circumstances under which the payment is made and received as well as on how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. The recipient of a benefit should consult his or her tax advisor to assess any tax impact of the benefit. We make no representations about the tax impact of the benefit.

Covered Conditions:

Invasive Cancer: A malignant tumor characterized by uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer includes leukemia (other than chronic lymphocytic leukemia) and Hodgkin's disease. Cancer does not include tumors in the presence of any human immunodeficiency virus (HIV) and any skin cancer other than malignant melanoma.

Non-invasive Carcinoma in situ: A localized malignant tumor which contains one or several cells that have the potential to invade or metastasize but have not yet done so. This excludes skin cancer.

Heart Attack: The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area.

Stroke: Any cerebrovascular incident producing neurological sequelae lasting more than twenty-four hours and including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. There must be evidence of permanent neurological deficit.

Kidney Failure: End stage renal disease, due to whatever cause or causes, with the insured undergoing regular peritoneal dialysis or hemodialysis or having had renal transplantation.

Major Organ Transplant Surgery: The actual undergoing as a recipient (human to human) of a transplant of a heart, lung, liver, kidney or bone marrow.

Paralysis: Complete and permanent loss of two or more limbs through paralysis.

Blindness: Total, permanent and irreversible loss of all vision in both eyes.

Terminal Illness: Life expectancy is 12 months or less.

Notice and Proof of Qualifying Event — We will require proof that the insured is covered under this rider. We must be furnished a diagnosis of a covered condition by a physician licensed in the United States, including documentation supported by clinical, radiological, histological, or laboratory evidence of the conditions. The Company may require at its expense an additional examination by a physician of its choice.

Effect of an Accelerated Death Benefit — When you elect to receive an accelerated death benefit under the rider, it will be treated as a lien against your policy.

Exceptions:

Pre-existing Conditions: Benefits are not payable for any of the covered conditions caused by or resulting from a pre-existing condition unless the covered condition is diagnosed 12 months after the issue date of the rider. A pre-existing condition is defined as an illness or condition for which the insured has received medical consultation, treatment, care, services or for which medication has been prescribed during the 24 months immediately preceding the effective date of the rider.

Benefits Are Not Provided For: Self-inflicted injuries or attempt at suicide; chronic alcoholism or drug addiction unless addiction results from administration of drugs for treatment by a physician; or injury or sickness caused by war or any act of war, declared or undeclared.

Premiums, without reduction, will still be payable on this policy, including any premiums for riders.

Any irrevocable beneficiaries or assignee must send us a written consent to the accelerated death benefit payment. The written request must be in a form satisfactory to us.

I acknowledge that I have received and read this disclosure statement which was furnished to me prior to signing the application for insurance.

Signature of Proposed Insured/Owner

Date

Agent

Date

