

Accelerated Death Benefit – Critical Illness Rider

This rider is a part of the Policy to which it is attached. In the event of Covered Critical Illness of the Insured, under this rider, You may request to accelerate a portion of the death benefit provided by the Policy and any Term Life Insurance Rider covering the Insured. This rider does not provide health insurance, long-term care benefits or nursing home coverage. This rider is subject to the terms, conditions and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

BENEFITS AND POLICY VALUES WILL BE REDUCED WHEN THE ACCELERATED BENEFIT IS PAID. ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT A TAX ADVISOR FOR SPECIFIC ADVICE.

RIDER SPECIFICATIONS

Maximum Allowed Accelerated Amount	\$1,000,000.00
One-Time Administrative Fee	\$500

Definitions

Accelerated Benefit The amount payable to You under this rider if the Insured has a Covered Critical Illness. Only one Accelerated Benefit is payable under the Policy. If an accelerated benefit was paid under the Policy or other rider attached to the Policy, no Accelerated Benefit is payable under this rider.

Accelerated Amount The amount requested to be accelerated by the Owner under this rider of the death benefit under (i) the Policy and (ii) any Term Life Insurance Rider covering the Insured.

Accelerated Ratio The ratio of the Accelerated Amount divided by the sum of the death benefit under (i) the Policy and (ii) any Term Life Insurance Rider covering the Insured.

Covered Critical Illness Any of the following to first occur on or after the effective date of this rider:

Diagnosis of ALS (Amyotrophic Lateral Sclerosis)

ALS is a progressive neurological disease resulting in permanent loss of motor function.

Arterial Aneurysms

A widening (dilatation) of major arteries or heart at risk of dissection or rupture. Major arteries are defined as only the aorta, carotid and cerebral.

Cancer

Where cells begin to have uncontrolled growth, invade normal tissue, and spread malignant cells throughout the body. A positive diagnosis of Cancer must be established according to the criteria of malignancy established by The American Board of Pathology or Osteopathic Board of Pathology after a study of the histocytologic architecture or pattern of the suspect tumor, tissue, or specimen. Cancer does not include the following and none of the following are a Covered Critical Illness for which benefits under this rider are payable:

1. Any non-melanoma skin cancer, except those with distant lymph node metastasis; or
2. Pre-malignant lesions, benign tumors, or dysplasias; or
3. Carcinoma in situ; or
4. Localized non-invasive cancers such as, but not limited to:
 - a. Thyroid cancers less than Stage 4; or
 - b. Early prostate cancer diagnosed as T1N0M0 or equivalent staging including T2a unless the Gleason score is higher than 6; or
 - c. Chronic lymphocytic leukemia classified as Rai Stage 0; or
 - d. Noninvasive papillary cancer of the bladder AJCC TaN0M0.

Central Nervous System Tumors

Any non-malignant (noncancerous) tumor or benign solid growth involving the brain or spinal cord.

End Stage Renal (Kidney) Disease (ESRD)

The irreversible failure of both kidneys which requires either a transplantation of either kidney or regular renal dialysis to survive.

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Heart Attack (Myocardial Infarction)

The result of inadequate blood supply which causes permanent damage or death to a portion of the heart muscle. Heart Attack does not include the following and none of the following are a Covered Critical Illness for which benefits under this rider are payable:

1. Transient ischemic attacks (TIA); or
2. Angina; or
3. Finding of EKG changes suggestive of a previous heart attack; or
4. Mild heart attacks.

Major Burns

A burn resulting from fire, heat, caustics, electricity or radiation. The burn must be third or fourth degree that covers at least 40% of the surface area of the Insured's body.

Major Organ Transplant

Irreversible, clinical evidence of major organ failure requiring medically necessary replacement with an organ from a suitable human donor. Major organs covered are limited to heart, pancreas, liver, lung, kidney and bone marrow. The Insured must be registered as the recipient on the Organ Procurement and Transportation Network (OPTN) list of the United Network for Organ Sharing (UNOS).

Paralysis

The Insured must have complete and permanent loss of use of two or more limbs (paraplegia, quadriplegia, or hemiplegia) as a result of an injury to the spinal cord. Limb is defined as a complete arm or leg.

Stroke

Infarction (death) of brain tissue caused by a lack of oxygen caused by hemorrhage (bleeding), thrombosis or embolus (clot), producing a measurable and permanent neurological deficit following the occurrence of the stroke. For example, deficit may include but is not limited to one or more of the following: weakness, loss of balance, walking problems, speech impairment, mental function problems. Stroke does not include transient ischemic attacks (TIA) and is not a Covered Critical Illness for which benefits under this rider are payable.

Insured The person named as the Insured on the Policy **INFORMATION** page.

Physician A doctor of medicine who is:

- Duly qualified; and
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A Physician must not be: You; the Insured; the brother, sister, parent, spouse or child of either You or the Insured; or any spouse of any of them.

We, Our, Us, Company Fidelity & Guaranty Life Insurance Company.

You, Your The Owner of the Policy.

Effective Date

This rider's effective date is shown under BENEFIT INFORMATION on the Policy **INFORMATION** page.

Benefit

While the Insured is alive and this rider is in force, You may request in writing the Accelerated Amount and if We approve Your request, We will pay the Accelerated Benefit, subject to the following conditions:

- You submit a written request and proof of the Covered Critical Illness in good order;
- The Accelerated Amount requested does not exceed the lesser of Maximum Allowed Accelerated Amount or the sum of the death benefit provided by the Policy and any Term Life Insurance Rider covering the Insured; and
- Any premium amount needed to keep the Policy from lapsing must be paid before We approve Your written request.

If the Insured dies before the Accelerated Benefit is paid, the entire death benefit will be paid in accordance with the Policy; this rider will terminate and no Accelerated Benefit will be paid under this rider.

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Accelerated Benefit

The Accelerated Benefit is the Accelerated Amount less the following deductions:

- The actuarial discount determined by Us; and
- The One-Time Administrative Fee; and
- A portion of any unpaid loans and loan interest. The portion is determined by multiplying the Accelerated Ratio by the sum of unpaid loans and loan interest.

As a result of the deductions, the Accelerated Benefit will be less than the Accelerated Amount and, in some cases, may be substantially less. The Accelerated Benefit will never be less than the surrender value multiplied by the Accelerated Ratio. Payment of the Accelerated Benefit reduces the Face Amount of the Policy by the Accelerated Amount.

We will determine the actuarial discount using factors including, but not limited to, the following:

- The projected account value of the Policy; and
- The future expected monthly deductions associated with the Accelerated Amount; and
- Our assessment of the expected future mortality of the Insured.

We compute the actuarial discount using interest at an annual rate declared by Us which will not be higher than the greater of: (i) the current yield on 90-day United States Treasury bills; or (ii) the current maximum statutory adjustable Policy loan interest rate. If the source of the interest rate used in determining the Accelerated Benefit is discontinued, We will use an appropriate substitute and comparable interest rate, subject to the approval by the Interstate Insurance Product Regulation Commission (IIPRC).

All values used to determine the Accelerated Benefit are determined as of the date We approve Your request.

Written Request / Proof of Covered Critical Illness

We will require a written request, to Our Home Office or Administrative Office, for the Accelerated Amount before We pay the Accelerated Benefit. If there are any joint Owners, Irrevocable Beneficiaries or assignees having an interest in the Policy, We will also require each person's written consent to the request for the Accelerated Amount. We will not approve any request if:

- You are required by law to use the benefit under this rider to meet the claims of creditors, whether in bankruptcy or otherwise; or
- You are required by a government agency to use the benefit under this rider in order to apply for, obtain, or keep a government benefit or entitlement; or
- You are required by a court order to maintain life insurance coverage on the Insured under the Policy.

We will require that You provide Us with proof satisfactory to Us that the Insured has a Covered Critical Illness. This proof must include:

- Certification of the diagnosis by the Physician who provides medical care to the Insured in connection with the Insured's Covered Critical Illness that the Insured has a Covered Critical Illness.
- Complete records of the Insured's medical history, test results, and treatments evidencing the clinical diagnosis of the Covered Critical Illness that applies. The records must also contain the additional items as proof satisfactory to Us, as follows:

Cancer – Pathology reports including staging, initial, and any follow-up imaging studies.

End Stage Renal Failure – Renal function studies (BUN and creatinine tests), and the results of a renal scan evidencing End Stage Renal Failure.

Heart Attack – Electrocardiographic and cardiac enzymes reports, showing changes or elevations consistent with a Heart Attack. The medical records and test results which evidence that (i) the Insured has suffered from chest pains caused by a Heart Attack; (ii) the Heart Attack must have been severe enough to require an inpatient hospital stay and resulted in impairment which is evident for at least 60 days after hospital discharge.

Stroke – CT scan evidencing a Stroke.

In the event that any of the foregoing reports, studies, tests or scans are no longer used in diagnosing a Covered Critical Illness, We may require such other documentation used at the time You make Your request in diagnosing a Covered Critical Illness.

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We reserve the right to obtain a second medical certification, additional tests, or examinations by a Physician, at Our expense, from a Physician selected by Us. In the case of conflicting opinions, eligibility for benefits shall be determined by a third medical opinion, by a Physician that is mutually acceptable to You and Us. Any third opinion will be made at Our expense.

Upon receipt of Your request for the Accelerated Amount, We will mail a claim form to You within 15 working days. If the claim form is not sent within this 15-day period, and You provide proof satisfactory to Us that the Insured has a Covered Critical Illness in a format other than Our claim form, You will be deemed to have complied with the claim requirement.

Result of the Payment of Accelerated Benefit

As a result of the payment of the Accelerated Benefit:

- The Face Amount in effect under (i) the Policy and (ii) any Term Life Insurance Rider covering the Insured will be reduced. The reduction is equal to the Face Amount under (i) the Policy and (ii) any Term Life Insurance Rider covering the Insured in effect prior to the payment of the Accelerated Benefit multiplied by the Accelerated Ratio.
- The Policy account value will be reduced. The reduction is equal to the Policy account value prior to the payment of the Accelerated Benefit multiplied by the Accelerated Ratio.
- Any unpaid loans and loan interest under the Policy will be reduced. The reduction is equal to the unpaid loans and loan interest prior to the payment of the Accelerated Benefit multiplied by the Accelerated Ratio.
- The future premiums and charges for the life insurance coverage on the Insured under the Policy are based on the reduced Face Amount.
- Other benefits available under riders attached to the Policy based on the Face Amount or Policy account value will be reduced.
- The future charges for riders attached to the Policy will reflect the reduced Face Amount and reduced Policy account value.

If the Accelerated Ratio equals 100%, the Policy will terminate when the Accelerated Benefit has been paid to You. If the Policy is terminated, all other riders will terminate according to their terms. If any rider terminates when the Policy terminates, the benefits will no longer be available unless the qualifying event for such benefit occurred prior to the termination. This may include riders that provide additional insurance coverage for the Insured or for other insureds.

Report

Upon a request in writing for the Accelerated Amount and upon the payment of the Accelerated Amount, We will provide You and any Irrevocable Beneficiary with a statement demonstrating the effect of the payment of the Accelerated Benefit on the Policy's account value, Face Amount, surrender charge, premiums, monthly deductions, and policy loans.

Payment

If We approve Your request, payment will be due immediately to You, Your estate if You die prior to our payment, or the person You designated in Your written request, in a lump sum. We will pay interest as stated in the Policy's **Interest Paid on Death Benefit** provision.

Incontestability

We will not contest this rider based on statements made in the application after this rider has been in effect during the Insured's lifetime for 2 years from this rider's effective date or date of reinstatement except for the nonpayment of premium.

Misstatement of Birth Date or Sex

If there has been a misstatement of the Insured's birthdate or sex and the death benefit provided by the Policy and Term Life Insurance Rider covering the Insured is adjusted, the Accelerated Benefit will take into account the adjustment.

Reinstatement

The **Reinstatement** provision of the Policy applies to this rider.

Suicide

Benefits under this rider will not be payable if the Insured's Covered Critical Illness is a result of attempted suicide or intentionally self-inflicted injury. If We previously paid the Accelerated Benefit and the Insured dies from suicide, while sane or insane, within the Policy's suicide exclusion period, any payment will be reduced by the Accelerated Benefit paid.

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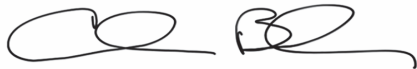
Rider Termination

This rider will end at the earliest of the following events:

- The Insured dies.
- The Policy terminates.
- The Accelerated Benefit under this rider is paid.
- An accelerated benefit under another rider attached to the Policy is paid.
- Your written request to terminate this rider.

The termination of this rider will not prejudice the payment of benefits for any Covered Critical Illness that occurred while this rider was still in force.

Signed for the Company.
Fidelity & Guaranty Life Insurance Company



Chris Blunt

President



Eric Marhoun

Secretary