

**Accelerated Life Benefit Exclusions
for Active Employees and Retirees**

The Accelerated Life Benefit will not be available if:

1. The insured Employee or Retiree has already received a viatical settlement payment under this Group Policy;
2. The insured Employee or Retiree has already received an Accelerated Life Benefit Payment under this Group Policy;
3. The insured Employee is in retirement status prior to January 1, 2000, unless the Terminal Condition was diagnosed before the insured Employee's date of retirement;
4. FDL has been notified that all or a portion of the Group Term Life Insurance under this Group Policy are to be paid to a former spouse as part of a divorce decree or annulment;
or
5. The insured is no longer an Employee.