

Insurance funded cancellation benefit.

To use this form: You must reproduce the narrative of this form exactly as written and place it in the Contract / Policy Cancellation or Assignment Section on the contract. The form is in Times 10pt fonts.

If you cancel the Insurance Policy after the "free look" period has expired, the surrender value will be paid in accordance with the Insurance Policy's provisions and may be significantly less than the Premiums that You have paid.

Initial here to confirm You have read this: