

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

SECOND EVENT CANCER CRITICAL ILLNESS II RIDER

Rider Effective Date: October 1, 2016

This rider is issued in consideration of the rider premium and your request for this rider. Benefits are subject to all of the terms, conditions and provisions of the certificate. All terms defined and used in the certificate apply to this rider unless otherwise provided in this rider.

DEFINITIONS

Certificate. The certificate to which this rider is attached.

Rider Date. The effective date of coverage under this rider. The rider date is the certificate date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our home office in accordance with our coverage dating rules in effect at the time this rider is issued.

BENEFIT INFORMATION

We will pay a Second Event Cancer Critical Illness benefit if a covered person is diagnosed for a second time with a cancer critical illness for which a benefit was previously paid under the CANCER CRITICAL ILLNESS II Rider if:

1. the second date of diagnosis is more than 12 months after the first date of diagnosis for the cancer critical illness; and
2. the covered person did not receive treatment during that 12 month period; and
3. the second date of diagnosis is while the covered person is insured under the policy.

For purposes of this benefit, "treatment" does not include maintenance drug therapy or routine follow-up office visits to verify if the cancer critical illness has returned.

The benefit amount is equal to the benefit amount previously paid for that cancer critical illness. A covered person can receive a Second Event Cancer Critical Illness benefit only once for each cancer critical illness.

EXCLUSIONS

The Exclusions provision in the certificate applies to this rider.

TERMINATION

This rider terminates at the earliest of:

1. the date the certificate is canceled;
2. the date the group policy is canceled;
3. the last day of the period for which any required premium payments were made;
4. the last day you are in active employment with your employer and/or a member in good standing in the labor union, association or other entity that is the policyholder, except as provided under the "Temporary Layoff, Leave of Absence or Family and Medical Leave of Absence" provision;
5. the date you are no longer in an eligible class;
6. the date your class is no longer eligible; or
7. upon our discovery of fraud or material misrepresentation in the presentation of a claim under this rider.

Signed for AMERICAN HERITAGE LIFE INSURANCE COMPANY at its Home Office.



Secretary



President