

AMERICAN HERITAGE LIFE INSURANCE COMPANY

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

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

A. BENEFIT AMOUNT. The benefit amount for non-invasive cancer and invasive cancer is the percentage shown below for that cancer critical illness multiplied by the basic benefit amount shown on the Certificate Specifications page applicable to the covered person. The benefit payable varies as shown in the chart below depending on whether the diagnosis of cancer indicates that the cancer is still localized (in situ) or whether it has spread (invasive).

The benefit amount for skin cancer is the amount shown below.

Cancer Critical Illness	Percentage of Basic Benefit Amount or Skin Cancer Benefit Amount
Non-Invasive Cancer (Carcinoma in situ)	25%
Invasive Cancer	100%
Skin Cancer	\$100

B. BENEFIT DESCRIPTION. The cancer critical illnesses are:

1. **Non-Invasive Cancer (Carcinoma in situ).** A cancer wherein the tumor cells still lie within the tissue of origin without having spread to neighboring tissue. We rely on the physician's diagnosis to determine whether the cancer is non-invasive (in situ).

Conditions not covered under the Non-Invasive Cancer (Carcinoma in situ) benefit:

- basal cell and squamous cell skin cancers; or
- skin cancers other than melanoma in situ; or
- pre-cancerous lesions (such as intraepithelial neoplasia); or
- benign (non-cancerous) tumors or polyps.

2. **Invasive Cancer.** A malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. We rely on the physician's diagnosis to determine whether the cancer is invasive.

Invasive Cancer includes leukemia and lymphoma.

Conditions not covered under the Invasive Cancer benefit:

- basal cell and squamous cell skin cancers; or
- skin cancers other than melanoma; or
- pre-cancerous lesions (such as intraepithelial neoplasia); or
- benign (non-cancerous) tumors or polyps; or
- cancer that has not spread to adjacent tissue (non-invasive cancer/carcinoma in situ).

BENEFIT INFORMATION (Continued)

3. **Skin Cancer.** Means basal cell carcinoma and squamous cell carcinoma. Skin cancer does not include malignant melanoma (refer to the Benefit Description of Non-Invasive Cancer and Invasive Cancer). It also does not include any conditions which may be considered pre-cancerous, such as: leukoplakia; actinic keratosis; carcinoid; hyperplasia; polycythemia; moles; or similar diseases or lesions.

C. DIAGNOSIS REQUIREMENTS. A cancer critical illness must be diagnosed in one of two ways:

1. **Pathological diagnosis** means identification of cancer based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This type of diagnosis must be done by a certified pathologist whose diagnosis of malignancy is in keeping with the standards set by the American Board of Pathology.
2. **Clinical diagnosis** means a clinical identification of cancer based on history, laboratory study and symptoms. We will pay benefits for a clinical diagnosis only if:
 - a. the diagnosis is consistent with professional medical standards; and
 - b. there is medical evidence to support the diagnosis.

The date of diagnosis for cancer critical illness is the date the tissue specimen, culture and/or titer(s) are taken on which the first diagnosis of cancer is based or the date a clinical diagnosis is made, whichever occurs first.

The "first diagnosis of cancer" includes a diagnosis of a recurrence of a cancer that was previously diagnosed before the effective date of coverage if, after the previous diagnosis and before the date of diagnosis of the recurrence, the covered person is free of any symptoms and treatment of the cancer for the 12 consecutive months immediately preceding the effective date of coverage or any 12 consecutive months thereafter.

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.

"Maintenance drug therapy" means ongoing hormonal therapy, immunotherapy or chemo-prevention therapy that may be given following the full remission of a cancer due to primary treatment. It is meant to decrease the risk of cancer recurrence rather than the palliation or suppression of a cancer that is still present.

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