CONTINENTAL AMERICAN INSURANCE COMPANY

Columbia, South Carolina
800.433.3036

Optional Protection Rider

This Rider is for the Certificateholder and Insured Spouse, if any, **only**. This Rider is a part of the Certificate and is subject to all Certificate provisions unless modified here.

EFFECTIVE DATE

If issued at the same time as the Certificate, this Rider becomes effective when the Certificate becomes effective. If issued after the Certificate, this Rider will have a later Effective Date.

DEFINITIONS

When the terms below are used in this Rider, the following definitions will apply (other applicable terms and definitions are included in the Definitions section of the Certificate and the Long-Term Care Accelerated Death Benefit Rider):

Available Funds means the benefit amount accrued on each Policy Anniversary Date following the first year of in force coverage.

Maximum Inflation Protection Lifetime Benefit means the maximum amount of Available Funds which can accrue over the life of this Rider. It is equal to 100% of the Life Insurance Benefit Amount.

BENEFIT PROVISIONS

Extension of Long-Term Care Accelerated Death Benefit

This benefit extends benefits payable for a Chronic Condition when the Periodic Payments Method was selected under the Long-Term Care Accelerated Death Benefit Rider. The extension becomes payable 30 days after periodic benefit payments under the Long-Term Care Accelerated Death Benefit Rider have been exhausted.

If the Lump-Sum Payment Method for a Chronic Condition under the Long-Term Care Accelerated Death Benefit Rider, extension benefits in this Rider are not payable and coverage under this Rider will end.

Periodic Payments

Payable upon request as a lifetime maximum of 25 payments of 4% of either:

- The Life Insurance Benefit Amount shown in the *SCHEDULE OF BENEFITS*, or
- $50,000-$500,000, whichever is less.

After the initial payment, You will receive an additional periodic payment 30 days after the most recent periodic payment. Additional periodic payments will be paid automatically for 3 months. Additional payments will require further certification by a Licensed Health Care Practitioner. Each subsequent periodic payment must be separated by a period of 30 days or more from the most recent periodic payment.

Payment is subject to the rights of any assignee of record or any irrevocable Beneficiary.

Proceeds are only payable under the Extension of Long-Term Care Accelerated Death Benefit upon due Proof of a Chronic Condition received at Our Administrative Office before the Insured Person's death. We will pay any required interest on the amount due from the date of receipt of Proof of Your eligibility to receive payment under this Rider to the date of payment. The interest rate will be the current rate of interest on proceeds left on deposit.

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If the Insured Person dies before payment is made under this Rider, then no payment will be made under this Rider. If We receive notice of the Insured Person's death after a request to receive payment under this Rider was made but not issued, then the request will be deemed cancelled, and the Death Benefit paid according to the Certificate.

Restoration of the Death Benefit
This benefit restores the amount of the Death Benefit payable under the Certificate due to the Insured Person's death by restoring the amount of any payments under the Long-Term Care Accelerated Death Benefit. Refer to the NOTICE section within the Long-Term Care Accelerated Death Benefit Rider.

The Certificate values will be restored while this Rider, the Certificate, and the Long-Term Care Accelerated Death Benefit Rider are in force. The restored Certificate values will equal 100% of the amount of the Certificate values which were reduced when payment was made under the Long-Term Care Accelerated Death Benefit Rider.

Restoration will be made following the lump sum payment or each periodic payment made under the Long-Term Care Accelerated Death Benefit Rider.

Inflation Protection Benefit

Simple Interest Benefit – On each Policy Anniversary Date following the first year of in force coverage, this benefit will accrue Available Funds calculated by multiplying an interest factor of 1% by the Life Insurance Benefit Amount. For each subsequent year, the Available Funds accrued will be added to the previous year's accrual. Upon the commencement of periodic payments, the Available Funds will be divided based upon the total number of elected periodic payments 25 months and applied equally to each periodic monthly benefit paid.

The Maximum Inflation Protection Lifetime Benefit will never exceed 100% of the Life Insurance Benefit Amount. Any increase in the Maximum Inflation Protection Lifetime Benefit will be rounded to the nearest whole dollar. This benefit will continue to build until the Maximum Inflation Protection Lifetime Benefit is reached or the time of the initial periodic claim payment is made, whichever occurs first.

Years in Force	Life Insurance Benefit Amount	Simple Interest Benefit	Available Funds to be applied to periodic payments	Periodic Payments 25 months
0	$100,000	-	-	-
1	$100,000	1%	$1,000	$40 per month
2	$100,000	1%	$2,000	$80 per month
3	$100,000	1%	$3,000	$120 per month

All years available not shown – example for illustration only.

The Inflation Protection Benefit only applies to the periodic payments or lump-sum payment selected under the Long-Term Care Accelerated Death Benefit Rider. This benefit will no longer be payable upon the Insured Person's death.

Payment Method
The Inflation Protection Benefit will increase Your monthly periodic payment benefits. This will allow for a total of 25 monthly benefit payments.

After the initial payment, You will receive an additional periodic payment 30 days after the most recent periodic payment. Additional periodic payments will be paid automatically for 3 months. Additional payments will require further certification by a Licensed Health Care Practitioner. Each subsequent periodic payment must be separated by a period of 30 days or more from the most recent periodic payment.

If the Lump-Sum Payment Method for a Chronic Condition is chosen under the Long-Term Care Accelerated Death Benefit Rider, Inflation Protection Benefits are payable. The Inflation Protection Benefit will pay at 50% of the accrued amount.

LIMITATIONS

Payment cannot be made if:

- You and Your Spouse or Your Licensed Health Care Practitioner reside outside the United States and its territories;

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- You or Your Spouse are required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires You or Your Spouse to apply for benefits to qualify for a government benefit or entitlement.

CLAIMS PROVISIONS

Proof of Loss for a Chronic Condition Diagnosis

You must send Proof that a Chronic Condition is expected to persist for a period of at least 90 consecutive days by a Licensed Health Care Practitioner licensed and practicing in the United States or its territories. We may require a confirming diagnosis by another Licensed Health Care Practitioner. If a confirming diagnosis is required, it will be at Our expense and by a Licensed Health Care Practitioner of Our choice. In the case of conflicting opinions, eligibility for benefits will be determined by a third medical opinion that is provided by a Licensed Health Care Practitioner that is mutually acceptable to You and Us.

We may from time to time require additional Proof that the Chronic Condition persists. We will not ask for Proof more frequently than once every 12 months.

GENERAL PROVISIONS

Reinstatement

All of the Reinstatement requirements described in Your Certificate apply to this Rider.

Termination of Rider

This Rider will end on the earliest of:

- The date We receive Your Written request to end this Rider;
- The date any Premium remains unpaid after the end of the Grace Period;
- When payment of benefits under the Long-Term Care Accelerated Death Benefit Rider has been exhausted;
- The date the Long-Term Care Accelerated Death Benefit Rider terminates, if prior to the exhaustion of benefits;
- When payment of proceeds under this Rider has been exhausted; or
- The date the Certificate terminates.

If this Rider ends, the total annual Premium for the Certificate will be reduced accordingly.

Contract

This Rider is a part of the Certificate to which it is attached. All provisions of the Certificate that do not conflict with the Rider provisions will also apply to this Rider. This Rider has no cash value or loan value and does not participate in dividends.

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Signed for the Company at its Home Office,

Virgil R. Miller

Virgil R. Miller, President

J. Matthew Loudermilk, Secretary

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OPTIONAL PROTECTION RIDER SCHEDULE

Employee -	John A. Doe	**Group Policy Number -**	XXXX
Effective Date -	XX.XX.XXXX	**Certificate Number -**	XXXX
Initial Premium -	$00.00 Monthly	**First Anniversary Date -**	XX.XX.XXXX