

## **Accelerated Benefit Exclusions & Limitations**

This benefit provides for the accelerated payment of life insurance proceeds. It is not meant to cause the Certificate Holder to involuntarily invade proceeds ultimately payable to the named beneficiary. The accelerated benefit will be made available on a voluntary basis only. Therefore, if it is required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise, the applicant is not eligible for this benefit. Or, if required by a government agency to use this option to apply for, obtain, or keep a government benefit or entitlement, the applicant is not eligible for this benefit.

If the amount of term insurance in force on the Insured is scheduled to reduce because of an age related reduction, within one (1) year after the date he/she applies for a Accelerated Benefit, the maximum Accelerated Benefit will be limited to the scheduled reduced amount shown on the Policy Schedule.

**No Accelerated Benefit will be paid to the Certificate Holder if:**

1. The Certificate Holder made an absolute assignment or an irrevocable beneficiary designation of his/her group term life insurance, unless the absolute assignee or irrevocable beneficiary provides the Amalgamated Life Insurance Company with written consent to the acceleration.
2. The Insured's Terminal Condition resulted, directly or indirectly, from suicide or any self-inflicted injury, committed while sane or insane.
3. When all or a portion of the Certificate Holder's life insurance benefits are paid as a part of a divorce settlement.
4. If the required group life premium is due and unpaid.

*Note: Amalgamated Life Insurance Company underwrites or provides administrative services for this coverage. Because the material is a summary of your group term life coverage, it does not state all contract provisions, restrictions of coverage, benefit conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contract or policy determines all rights, benefits, exclusions and limitations of the coverage described here.*