

## BALANCE SHEET BENEFIT RIDER

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Subject to the terms of this rider, we, Life Insurance Company of the Southwest (the Company), will waive a percentage of Surrender Charges associated with the policy to which this rider is attached. The Percentage of Surrender Charges to be Waived is shown in the rider Data Section. This percentage was elected at time of policy issue and cannot be changed. The Surrender Charges schedule shown in the policy Data Section reflects the impact of this rider.

The Percentage of Surrender Charges to be Waived will apply to all increases in Face Amount, with the exception of any increases made by an Additional Protection Benefit Rider.

The effective date of this rider is the Effective Date of the policy.

### RIDER COST

The Monthly Balance Sheet Benefit Rider Charges are shown in the rider Data Section. Monthly Deductions from the Accumulated Value of the policy will be assessed for this rider according to the terms of the policy to which this rider is attached.

### CONSIDERATION

This rider is issued in consideration of the application for this rider and assessment of a monthly cost of the rider. The rider and a copy of the application for the rider are attached to and made a part of the policy.

### INCONTESTABILITY

After this rider has been in force during the lifetime of the Insured for two years from its effective date, we will not contest it.

However, we may contest any Reinstatement of this rider until such Reinstatement has been in force during the lifetime of the Insured for two years from its effective date.

The statement on which the contest will be based shall be material to the risk accepted or hazard assumed by the Company.

Notwithstanding the above, we may contest your policy at any time if it was procured by fraud, as permitted by law of the state in which your policy was delivered.

*Life Insurance Company of the Southwest*  
*Administrative Office: One National Life Drive \* Montpelier, Vermont 05604 \* (800) 732-8939*  
*Home Office: 15455 Dallas Parkway \* Suite 800 \* Addison, Texas 75001*

## REINSTATEMENT

If this rider is in force at the time of policy lapse, it may be reinstated upon policy Reinstatement. The schedule of Monthly Balance Sheet Benefit Rider Charges for the policy months following the date the Grace Period began shall become the schedule of Monthly Balance Sheet Benefit Rider Charges for the policy months following the date of Reinstatement.

## TERMINATION

This rider shall terminate on the earliest of:

1. the date that the policy to which this rider is attached terminates; or
2. the Monthly Policy Date following the receipt of the Owner's written request to terminate this rider.

When this rider terminates:

1. all rights under this rider shall cease; and
2. there shall be no further monthly costs for this rider; and
3. the policy shall be considered separate and complete without this rider; and
4. surrender charges for the policy will be restated and a new Data Section will be provided to the Owner.

Signed for Life Insurance Company of the Southwest at Addison, Texas, by



Secretary

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