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# **CNA INTERNATIONAL LIFE**

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Issued by CNA International Life Company, SPC, Ltd.

Executive Office:  
P.O. Box 1109 GT, Mary Street  
Grand Cayman, Cayman Islands, B.W.I.

Administrative Office:  
P.O. Box 305153  
Nashville, TN 37230-5153, USA

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In this policy the Owner is referred to as "You" or "Your". The Direct Life Insurance Segregated Portfolio of the CNA International Life Company, SPC, Ltd. is referred to as "We," "Our," or "Us".

**This is a legal contract between You and Us. Read it carefully.**

**AGREEMENT - If the Insured dies while this policy is in force and prior to the Maturity Date, We will pay the proceeds payable to the Beneficiary.** Payment will be made upon receipt at Our Administrative Office of due proof of the Insured's death. However, if the Insured is living on the Maturity Date, We will pay the Surrender Value, if any. This agreement is subject to the terms of this policy. **Note: All dollar amounts referred to in this policy are in U.S. Dollars (\$).**

**CONSIDERATION -** This policy is issued in consideration of the application and payment of the first premium. While this policy is in force and until the Maturity Date, Monthly Deductions will be made from the Accumulation Value.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
Assistant Secretary

**Flexible Premium Adjustable Life Insurance  
Death Benefit Payable at Death Prior to Maturity Date  
Surrender Value, if any, Payable on Maturity Date  
Not Participating - Not Eligible for Dividends**

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A copy of any amendments, endorsements, riders and applications are attached.

## SECTION 1: DEFINITIONS

The following are key words used in this policy. They are important in describing both Your rights and Ours. When they are used, they are capitalized. As You read Your policy, refer back to these definitions.

**Administrative Office** means Our office at P.O. Box 305153, Nashville, Tennessee 37230-5153, USA.

**Assign** means to transfer Your rights as the Owner of this policy. If You transfer all of Your rights irrevocably, this is an absolute assignment. If You transfer all or some of Your rights as security for a loan, but on the condition that such rights return to You once the debt is paid, this is a collateral assignment.

**Assignee of Record** means the individual or entity recorded at Our Administrative Office to whom You have assigned Your rights.

**Attained Age** means age nearest birthday on the prior Policy Anniversary.

**Base Policy** means the policy without any additional benefits provided by rider.

**Beneficiary** means the payee of the proceeds payable upon the Insured's death. On the Policy Date, the Beneficiary is as stated in the application.

**Debt** means any Policy Loan plus unpaid interest due or accrued.

**Insured** means the person named as the Insured in the application for the policy and in the Policy Schedule.

**Monthly Deduction Day** means the same day of the month as the Policy Date for each month the policy is in force.

**Net Premium** means any premium payment reduced by the Percent of Premium Expense Charge shown in the Policy Schedule.

**Owner** means the person, persons or entity who may exercise the rights listed in this policy. On the Policy Date, the Owner and any contingent Owner are as designated in the application.

**Policy Age** means the Insured's age on their birthday nearest the Policy Anniversary.

**Policy Age on Policy Date** means the Insured's age on their birthday nearest the date on which this policy is issued.

**Policy Anniversary** means the same day and month as the Policy Date for each year the policy is in force.

**Policy Date** means the date on which this policy is issued and the insurance coverage becomes effective.

**Policy Months** and **Policy Years** mean the months and years during which this policy is in force. Policy Months and Policy Years are measured from the Policy Date.

**Policy Schedule** means the Policy Schedule issued with the policy on the Policy Date, as well as any subsequent modifications to the Policy Schedule for changes after the Policy Date.

**Premium Due Date** means the date by which premiums, other than the first, are due.

**Written Notice** means a notice in writing to You from Us. It also means a notice in writing from Us to any other appropriate person, as designated in a specific provision of this policy.

**Written Request** means a request in writing in a form satisfactory to Us and recorded at Our Administrative Office.

## SECTION 2: PROCEEDS / POLICY DEATH BENEFIT

### 2.1: PROCEEDS

**2.11: PROCEEDS PAYABLE** - Proceeds are payable on the Maturity Date, or earlier upon full surrender of the policy or on the death of the Insured. The proceeds payable on the Maturity Date, or the date this policy is fully surrendered, will be the Surrender Value on such date. Subject to Provisions 3.13 and 3.14, the proceeds payable on the death of the Insured will be the policy's Death Benefit, less any Debt, plus any additional benefits payable under a rider.

Interest, as required by law, will be added to the proceeds payable.

**2.12: PAYMENT OF PROCEEDS** - The proceeds payable are subject first to the interest of any Assignee of Record. Payment to any Assignee of Record will be paid in one sum. On the Maturity Date or on full surrender of the policy, any remaining proceeds payable will be paid to You. On the death of the Insured, any remaining proceeds payable will be paid to the Beneficiary. Such proceeds will be paid in one lump sum.

Any payment is subject to the terms of this policy. The proceeds payable will be exempt from the claims of creditors and from legal process to the extent the laws of the Cayman Islands permit.

### 2.2: POLICY DEATH BENEFIT

**2.21: DEATH BENEFIT OPTIONS** - The Death Benefit while the policy is in force and before the Maturity Date will be Option 1 or Option 2. The option You selected on the application is shown in the Policy Schedule.

**OPTION 1** - Under this option, the Accumulation Value is included in the Specified Amount. The Death Benefit is the greater of:

- (a) The Specified Amount shown in the Policy Schedule; or
- (b) The Applicable Percentage of the Accumulation Value on the date of the Insured's death.

**OPTION 2** - Under this option, the Accumulation Value is excluded from the Specified Amount. The Death Benefit is the greater of:

- (a) The Specified Amount shown in the Policy Schedule plus the Accumulation Value on the date of the Insured's death; or
- (b) The Applicable Percentage of the Accumulation Value on the date of the Insured's death.

**2.22: TABLE OF APPLICABLE PERCENTAGES**

Attained Age*	Accumulation Value %	Attained Age*	Accumulation Value %	Attained Age*	Accumulation Value %	Attained Age*	Accumulation Value %
40 and Younger	250	50	185	60	130	70	115
41	243	51	178	61	128	71	113
42	236	52	171	62	126	72	111
43	229	53	164	63	124	73	109
44	222	54	157	64	122	74	107
45	215	55	150	65	120	75 thru 90	105
46	209	56	146	66	119	91	104
47	203	57	142	67	118	92	103
48	197	58	138	68	117	93	102
49	191	59	134	69	116	94+	101

\* Attained Age as used in the Table of Applicable Percentages means age nearest birthday on the Policy Anniversary prior to the date of the Insured's death.

**2.23: GOVERNING LAW AND JURISDICTION** - The Company, incorporated under the laws of the Cayman Islands, and established and having its registered office in the Cayman Islands, is subject to Local Companies (Control) Law.

The terms and conditions of this policy are governed by and construed in accordance with the laws of the Cayman Islands and the parties submit to the jurisdiction of the courts of the Cayman Islands.

Any legal suit, action or proceeding arising out of or relating to this policy is subject to the exclusive jurisdiction of the courts of the Cayman Islands.

## SECTION 3: GENERAL PROVISIONS

### 3.1: CONTRACT

**3.11: ENTIRE CONTRACT** - The entire contract between You and Us consists of this policy, including any attached amendments, riders, endorsements, and applications. Any applications for (a) additional benefits provided by rider; (b) a change in coverage; or (c) reinstatement, will be made a part of the policy on the effective date of the addition of the rider, change or reinstatement. In the absence of fraud, all statements made in any applications are representations and not warranties. We will not use any statement made by the Insured or made on their behalf to challenge a claim under this policy unless it is contained in an application.

**3.12: CHANGES TO CONTRACT** - No one has the right to change any part of this policy or to waive any of its provisions unless the change is approved in writing by one of Our officers.

**3.13: INCONTESTABILITY** - This policy will be incontestable, except for nonpayment of premium, after it has been in force during the lifetime of the Insured for 2 years from the Policy Date.

Any reinstatement, requested increase in coverage, or addition of benefits provided by rider will be incontestable, except for non-payment of premium, only after such reinstatement, requested increase in coverage, or addition of benefits provided by rider has been in force during the lifetime of the Insured for 2 years from the effective date of that change.

Requested increases in coverage and addition of benefits provided by rider, shall be contested only on the basis of statements made in the application for that change. Reinstatements will be contested only on the basis of material misstatements made in the reinstatement application (unless it is within 2 years of the Policy Date in which case reinstatements may also be contested on the basis of statements made in the application for this policy).

**3.14: SUICIDE** - If the Insured commits suicide, while sane or insane, within 2 years from the Policy Date, the proceeds payable will be limited to an amount equal to the total premiums paid, less any Debt, less any partial surrenders, less the cost of insurance for any other covered person insured by rider. Such proceeds will be paid to the Beneficiary in one sum.

If the Insured commits suicide, while sane or insane, within 2 years from the effective date of any requested increase in coverage, the proceeds payable for such increase in coverage will be limited to an amount equal to the cost of insurance for such increase.

**3.15: MISSTATEMENT OF AGE OR SEX** - If the age or sex of the Insured has been misstated, the proceeds payable will be adjusted to that which would have been purchased by the most recent Monthly Cost of Insurance based on the Insured's correct age and sex.

If the age or sex of the covered person under a rider has been misstated, the proceeds payable for such person will be adjusted to that which would have been purchased by the most recent Monthly Cost of Insurance for such rider based on the covered person's correct age and sex.

**3.16: EXCLUSIONS** - If the Insured dies as the result of activities excluded by an attached Amendment, the proceeds payable will be limited to an amount equal to the total premiums paid. Such proceeds will be paid to the Beneficiary in one sum.

Furthermore, if a Beneficiary is responsible for the intentional death of the Insured where legal actions are taken against the Beneficiary, the Beneficiary is then excluded from any benefits payable. Any death benefit amount that would have otherwise been payable to the beneficiary will be paid to the remaining primary beneficiary, if applicable, otherwise to the contingent beneficiary. In the event that no other beneficiary is named, the death benefit will be payable to the estate of the insured.

### 3.2: PREMIUMS AND REINSTATEMENT

**3.21: PAYMENT OF PREMIUMS** - The first premium must be received by us in the Cayman Islands, along with the application, properly executed by your attorney-in-fact in the Cayman Islands. However, if a policy is issued to you, the first premium will be effective on the Policy Date. All subsequent premiums are due on the Premium Due Date and in advance of the period to be covered. Subsequent Premium Due Dates are measured from the immediately preceding Premium Due Date. You may change the Premium Frequency to any Premium Frequency then available for this policy. You may change the amount of the Planned Periodic Premium.

Premiums, other than the first, must be paid to Us at Our Administrative Office.

Additional premium payments may be paid at any time while this policy is in force. We reserve the right to limit the number and amount of such additional premium payments if the policy would then not qualify as a life insurance contract as defined on that date by the laws of the Cayman Islands. No premium will be refunded if it is necessary to keep this policy in force.

**3.22: GRACE PERIOD** - The Grace Period becomes effective only in the event the Surrender Value is insufficient to cover the Monthly Deduction then due, and the conditions described in Provision 7.13 are not met.

After the first premium, a Grace Period of 61 days from the Monthly Deduction Day will be granted for the payment of a premium sufficient to cover the Monthly Deduction then due or the amount required to avoid termination as described in Provision 7.13, whichever is less. Your policy will stay in force during the Grace Period. If a premium sufficient is not received within the Grace Period, all coverage under the policy will terminate without value at the end of that period.

If the Insured dies during the Grace Period and within the No-Lapse Period, We will deduct the amount required to avoid termination as described in Provision 7.13 or the amount required to pay any balance due for the Monthly Deduction, whichever is less, from the payment of any proceeds payable. If the Insured dies during the Grace Period but after the No-Lapse Period ends, We will deduct any unpaid Monthly Deductions from the payment of any proceeds payable.

At least 30 days before the end of the Grace Period, a Written Notice that the policy could terminate will be mailed to You and any Assignee of Record.

**3.23: REINSTATEMENT** - Unless the Policy was fully surrendered for its Surrender Value, You may reinstate it by Written Request during the lifetime of the Insured at any time within three years after the date of termination, but prior to the Maturity Date. To reinstate, You must:

- (a) submit evidence of insurability satisfactory to Us;
- (b) pay a premium sufficient to generate a positive Surrender Value;
- (c) pay a premium sufficient to cover the next 2 Monthly Deductions; and
- (d) either repay or reinstate any Debt on this policy existing at the beginning of the last Grace Period prior to the date of termination, plus interest from the beginning of such Grace Period to the effective date of reinstatement. The interest rate charged on reinstatement of any Policy Loan is an annual rate of 6.5%, payable in advance.

The effective date of reinstatement will be the Monthly Deduction Day that falls on or next follows the date the application for reinstatement is approved by Us.

Upon reinstatement, Surrender Charges, if any, will then be reinstated. Such Surrender Charges will decrease in exactly the same manner they would have if the policy had not terminated. Upon reinstatement, the No-Lapse Period as described in Provision 7.13 will not be reinstated.

If the policy has been in force for less than 2 years prior to termination, Provisions 3.13 and 3.14 will still apply. Such provisions will apply for the remaining portion of the 2 year period beginning on the effective date of reinstatement.

### **3.3: OWNERSHIP AND BENEFICIARY**

- 3.31: OWNER'S RIGHTS** - During the lifetime of the Insured, You alone may exercise all rights provided under this policy. If more than one Owner is designated, the consent of each Owner will be required to exercise such ownership rights.

If there is more than one Owner, and one Owner dies, the remaining Owner(s) shall have all rights provided in this policy. If You are the sole Owner and You die, the contingent Owner, if any, will become the Owner. If there is no contingent Owner, ownership will pass to Your estate.

- 3.32: CHANGE OF OWNER OR CONTINGENT OWNER** - You may change the Owner by absolute Assignment. You may designate, change or revoke a contingent Owner.

- 3.33: ASSIGNMENT** - This policy may be assigned. We are bound by an Assignment only if We receive a duplicate of the original Assignment provided to the assignee. We take no responsibility for the validity of any Assignment.

An Assignment will not change or revoke the Beneficiary designation in effect at the time the Assignment is made. If there is an absolute Assignment, Your rights and privileges, including any right to change the Beneficiary, vest in the assignee. If there is a collateral Assignment, the collateral assignee has priority over the interest of any revocable Beneficiary or revocable payee under any optional method of policy settlement.

- 3.34: BENEFICIARY** - A Beneficiary is revocable unless otherwise stated in the Beneficiary designation. The interest of any Beneficiary who dies before the Insured vests in You, unless otherwise stated in the Beneficiary designation.

- 3.35: CHANGE OF BENEFICIARY** - You may change a revocable Beneficiary.

- 3.36: CHANGES** - Changes in Assignment, Beneficiary, and ownership are subject to the rights of any Assignee of Record and any irrevocable Beneficiary. We will not be bound by any such changes unless made by Written Request. Any changes take effect as of the date the Written Request was signed. However, We are not liable for any payment made by Us before We record such Written Request.

## SECTION 4: POLICY SETTLEMENT

### 4.1: GENERAL POLICY SETTLEMENT PROVISIONS

**4.11: PAYEE** - The Beneficiary is the payee of the proceeds payable at the Insured's death; any contingent Beneficiary is the contingent payee. If the Beneficiary is revocable, then the payee is also revocable.

**4.12: PAYMENT OF POLICY PROCEEDS** - When a policy becomes a claim by the death of the Insured, settlement will be made as soon as possible after receipt of due proof of death. We will pay proceeds to the payee in one sum.

SAMPLE

## SECTION 5: BASIS OF POLICY VALUES

Policy values equal or exceed those required by the laws of the Cayman Islands.

Minimum policy values are calculated in accordance with the Standard Nonforfeiture Law, using the Maximum Monthly Cost of Insurance and an interest rate of 4.5%, compounded annually.

## SECTION 6: POLICY'S ACCUMULATION VALUE

### 6.1: ACCUMULATION VALUE

**6.11: ACCUMULATION VALUE ON POLICY DATE** - The Accumulation Value on the Policy Date will be the first Net Premium paid.

**6.12: ACCUMULATION VALUE ON MONTHLY DEDUCTION DAY** - On each Monthly Deduction Day, the Accumulation Value equals:

- (a) the Accumulation Value on the prior Monthly Deduction Day; less
- (b) the Monthly Deduction for the prior Policy Month; plus
- (c) one month's interest on the difference between (a) and (b); plus
- (d) all Net Premiums received since the prior Monthly Deduction Day and interest on such premiums from the date of receipt; less
- (e) any partial surrender; less
- (f) the charge for any decrease in Specified Amount.

**6.13: ACCUMULATION VALUE AFTER MONTHLY DEDUCTION DAY** - On any day other than a Monthly Deduction Day, the Accumulation Value equals:

- (a) the Accumulation Value on the prior Monthly Deduction Day; plus
- (b) all Net Premiums received since the prior Monthly Deduction Day; less
- (c) the Monthly Deduction for the current month.

### 6.2 INTEREST ON ACCUMULATION VALUE

**6.21: INTEREST RATE GUARANTEED ON EACH NET PREMIUM** – On the date We receive each premium, We will declare an interest rate credited to that Premium. Such rate will be guaranteed on that Net Premium for 1 year.

**6.22: INTEREST RATE CREDITED ON BALANCE OF ACCUMULATION VALUE IN EXCESS OF DEBT** – The interest rate credited on the balance of the Accumulation Value in excess of Debt is the Current Interest Rate. This amount excludes any Net Premium being credited with the interest rate declared on the date the premium is received, as described in Provision 6.21. The Current Interest Rate is guaranteed not to be less than the Guaranteed Interest Rate and will be determined at Our discretion. It is subject to change. The Guaranteed Interest Rate is shown in the Policy Schedule.

**6.23: INTEREST RATE CREDITED ON ACCUMULATION VALUE EQUAL TO DEBT** – The Credited Loan Interest Rate will apply to the amount of the Accumulation Value that equals Policy Loan Debt. The Credited Loan Interest Rate for Debt is shown in the Policy Schedule.

**6.24: INTEREST BONUS** – After the 10<sup>th</sup> Policy Anniversary, the Current Interest Rate credited on the balance of the Accumulation Value in excess of debt will be increased by the Bonus Interest Rate shown in the Policy Schedule.

The policy must be continuously in force during the first ten Policy Years in order for the credit to take effect.

**6.3: DEDUCTIONS FROM ACCUMULATION VALUE**

**6.31: MONTHLY DEDUCTION** - The Monthly Deduction from the Accumulation Value equals:

- (a) the cost of insurance for the Base Policy plus the Monthly Cost of Insurance for any additional benefits provided by rider; plus
- (a) the Monthly Policy Charge shown in the Policy Schedule.

The Monthly Deduction then due will be deducted on a last in/ first out basis.

**6.32: DETERMINING THE COST OF INSURANCE** - The cost of insurance for the Base Policy is determined on a monthly basis. The cost of insurance is determined separately for:

- (a) the Original Specified Amount; and
- (b) each increase in Specified Amount.

The cost of insurance is calculated as the:

- (a) cost of insurance per \$1,000, as described in Provision 6.33, divided by 1000 and then multiplied by the result of;
- (b) Insured's Death Benefit at the beginning of the Policy Month divided by the Monthly Guaranteed Interest Rate Factor, as shown on the Policy Schedule; less
- (c) Accumulation Value at the beginning of the Policy Month, less the Monthly Policy Charge, less the cost of any additional benefits provided by rider (other than a rider that waives Monthly Deductions), but prior to the subtraction of the cost of insurance for the Base Policy.

If there has been any increase to the Specified Amount, for the sole purpose of calculating the Monthly Cost of Insurance, the Accumulation Value will be apportioned to each segment of the total Specified Amount on a pro rata basis.

**6.33: COST OF INSURANCE** - The Monthly Cost of Insurance rate per \$1000 is based on the sex, issue age, time elapsed since Policy Date and premium class of the Insured. Monthly Cost of Insurance rates will be determined by Us from time to time. Any change in the Cost of Insurance rates will be determined on an uniform basis for Insureds of the same policy age, sex, and premium class whose policies have been in force for the same length of time. Such change will be based on Our expectation as to future experience for such elements as investment earnings, mortality, persistency, and expenses. No change in the Monthly Cost of Insurance will occur as a result of a deterioration of the Insured's health. The Monthly Cost of Insurance rates will not be greater than that shown in the Table of Maximum Monthly Cost of Insurance Rates in the Policy Schedule.

## SECTION 7: NONFORFEITURE

### 7.1: CONTINUATION OF INSURANCE

**7.11: USE OF SURRENDER VALUE TO CONTINUE INSURANCE** - In the event no premium is paid, insurance coverage under this policy and any additional benefits provided by rider will continue in force while the Surrender Value is sufficient to cover the Monthly Deduction then due. In no event will the policy remain in force beyond the Maturity Date. No additional benefit provided by rider will remain in force beyond its termination date.

**7.12: WHAT HAPPENS IF SURRENDER VALUE IS INSUFFICIENT** - If the Surrender Value on any Monthly Deduction Day is insufficient to cover the Monthly Deduction then due, the policy will terminate, subject to Provisions 3.22 and 7.13.

**7.13: NO-LAPSE PERIOD**- This policy will not terminate during the No-Lapse Period if on each Monthly Deduction Day within such period the sum of the premiums paid equals or exceeds the sum of (a) plus (b) where:

- (a) is the sum of the No-Lapse Premiums for the number of policy years and months that have elapsed since the Policy Date; and
- (b) is any amount surrendered as a partial surrender plus any Surrender Charge, plus any Debt.

The No-Lapse Premium shown in the Policy Schedule is for:

- (a) the Base Policy benefit; plus
- (b) any additional benefits provided by rider in effect on the Policy Date.

If You increase or decrease the Specified Amount of Your policy or add or terminate any additional benefits provided by rider, the No-Lapse Premium will change accordingly. The new amounts will be shown in an amendment to the Policy Schedule.

### 7.2: FULL SURRENDER

**7.21: SURRENDER** - At any time while the Insured is alive, You may fully surrender this policy for its Surrender Value by Written Request.

**7.22: SURRENDER VALUE** - The Surrender Value of this policy on any date will equal:

- (a) the Accumulation Value on such date; less
- (b) any Surrender Charge; less
- (c) any Debt.

If the full surrender occurs within 31 days after a Policy Anniversary, the Surrender Value will not be less than it was on the Policy Anniversary, less any Policy Loan and any partial surrender made on or after such anniversary.

**7.23: PAYMENT OF SURRENDER VALUE** - We will pay the Surrender Value in cash in one lump sum.

**7.24: EFFECTIVE DATE OF FULL SURRENDER** - The effective date of full surrender will be the date of Your Written Request to fully surrender this policy.

**7.25: OUR RIGHT TO DEFER FULL SURRENDER** - We reserve the right to defer the payment of the Surrender Value for the period permitted under the laws of the Cayman Islands, but not for more than six months.

**7.26: SURRENDER CHARGE** - The Surrender Charge is the charge made against the Accumulation Value in the event of surrender of this policy. The amount of the Surrender Charge is determined from the Table of Surrender Charges shown in the Policy Schedule.

### **7.3: PARTIAL SURRENDERS**

**7.31: PARTIAL SURRENDER AMOUNT** - After the first Policy Year and during the lifetime of the Insured, You may partially surrender this policy by Written Request. The partial surrender will be the amount requested by You, plus the Partial Surrender Charge, and will be deducted on a last in/ first out basis.

The Minimum Partial Surrender Amount is shown in the Policy Schedule. The partial surrender may not exceed:

- (a) the Surrender Value on the date of partial surrender; less
- (b) the Monthly Deduction(s) until the next scheduled Planned Periodic Premium due date; less
- (c) any Policy Loan interest from the date of the partial surrender to the next Planned Periodic Premium due date.

**7.32: PARTIAL SURRENDER CHARGE** - The Partial Surrender Charge will be the partial surrender amount's pro rata share of the Surrender Charge on the date of the partial surrender. The pro rata share will be computed as the amount of the partial surrender divided by the Surrender Value in force immediately prior to the partial surrender. The Partial Surrender Charge will not be less than the Minimum Partial Surrender Charge nor will it exceed the Maximum Partial Surrender Charge, as shown in the Policy Schedule.

**7.33: WHEN PRECEDED BY INCREASE IN SPECIFIED AMOUNT** - When preceded by one or more increases, the Partial Surrender Charge will be computed, and then deducted, from the Surrender Charges of the segments of the Specified Amount in force on the date of the partial surrender, to the extent needed, in the following order:

- (a) from the most recent increase;
- (b) from the next most recent increases, if any, in reverse order of their occurrence; and
- (c) from the original Specified Amount of the policy.

**7.34: SURRENDER CHARGES AFTER PARTIAL SURRENDER** - After a partial surrender is made, the new Surrender Charges will be the Surrender Charges, if any, in effect before the partial surrender, reduced by the Partial Surrender Charge. We will provide an amendment to the Policy Schedule with the amount and duration of the new Surrender Charges, if any.

**7.35: SPECIFIED AMOUNT AFTER PARTIAL SURRENDER** - The Accumulation Value and the Death Benefit will be reduced by the amount of the partial surrender.

If Death Benefit Option 1 is in effect at the time of the partial surrender, the Specified Amount will also be reduced by the amount of the partial surrender.

After any partial surrender, the Specified Amount may not be less than the Minimum Specified Amount shown in the Policy Schedule.

**7.36: EFFECTIVE DATE OF PARTIAL SURRENDER AND ORDER OF PROCESSING** - The effective date of a partial surrender will be the Monthly Deduction Day that falls on or next follows the date We process the partial surrender. If You also requested a decrease in Specified Amount or a change in the Death Benefit Option which is to occur on the same date as a partial surrender, the partial surrender will be computed after the decrease or Death Benefit Option change.

**7.37: OUR RIGHT TO DEFER PARTIAL SURRENDERS** - We reserve the right to defer a partial surrender for the period permitted under the laws of the Cayman Islands, but not for more than 6 months.

## **SECTION 8: LOANS**

**8.1: POLICY LOANS** - While this policy is in force, You may request a Policy Loan by Written Request. Policy Loans will be secured by Net Premiums and interest, to the extent needed, in the reverse order in which they were credited.

This policy is the sole security for any Policy Loan. A satisfactory Assignment of the policy must be made to Us.

**8.11: MAXIMUM LOAN AMOUNT** - The Maximum Loan Amount equals:

- (a) the Accumulation Value; less
- (b) any Surrender Charge then applicable and any existing Debt; less
- (c) the Monthly Deductions to the next Policy Anniversary; less
- (d) any Policy Loan interest, to the next Policy Anniversary.

**8.12: OUR RIGHT TO DEFER POLICY LOANS** - We reserve the right to defer a Policy Loan, other than to pay premiums on policies with Us, for the period permitted under the laws of the Cayman Islands, but not for more than six months.

**8.13: REPAYMENT OF LOANS** - While the Insured is alive and this policy is in force, a Policy Loan may be repaid in full or in part at any time. Prior to the loan repayment, the loan interest on the Policy Loan from the first day of the Policy Year, or the date the loan was made, if later, to the date of the loan repayment, will be calculated and added to the Policy Loan. Any amount in excess of any outstanding Policy Loan will be applied as payment of premium on the policy.

On any Monthly Deduction Day when Debt equals or exceeds the Accumulation Value less any Surrender Charge, the Policy will terminate without value. The termination will take effect on the 31st day after We mail Written Notice to You and any Assignee of Record.

**8.14: POLICY LOAN INTEREST** - The Loan Interest Rate for Policy Loan Debt is shown in the Policy Schedule. Policy loan interest is compounded yearly, in arrears. On the last day of each Policy Year, interest on any unpaid Policy Loan is then due and payable. Interest not paid when due is added to the Policy Loan.

## SECTION 9: POLICY CHANGES

- 9.1: CHANGES** - No change may be made to the policy if either:
- (a) the Specified Amount would be less than the Minimum Specified Amount shown in the Policy Schedule; or
  - (b) the policy would not qualify as a life insurance contract as defined on the date of change by the laws of the of the Cayman Islands.
- 9.11: INCREASES / DECREASES IN SPECIFIED AMOUNT-** You may increase or decrease the Specified Amount after the first Policy Year. Any request for an increase or decrease must be applied for on a supplemental application. For an increase, We will require evidence of insurability satisfactory to Us. In order for the increase to become effective, additional premium or loan repayment, as determined by Us, may be necessary in order to keep the policy from terminating during the first month following the increase. The effective date of any increase will be the Monthly Deduction Day that falls on or next follows the date We process the increase. The effective date of the decrease will be the Monthly Deduction Day that falls on or next follows receipt of the Written Request for the decrease. You will be provided with an amendment to the Policy Schedule that confirms the increase or decrease and its effective date.
- 9.12: MINIMUM AMOUNT OF INCREASE / DECREASE** - Increases must be at least equal to the Minimum Increase Amount shown in the Policy Schedule. Decreases must be at least equal to the Minimum Decrease Amount shown in the Policy Schedule.
- 9.13: IMPACT OF INCREASES ON SURRENDER CHARGE AND NO-LAPSE PREMIUM** - Each requested increase will result in additional Surrender Charges which will be shown in an amendment to the Policy Schedule showing the Table of Additional Surrender Charges. The No-Lapse Premium, if applicable, will be increased based on the increase in the Specified Amount. The new No-Lapse Premium will be shown in an amendment to the Policy Schedule.
- 9.14: IMPACT OF DECREASES ON SPECIFIED AMOUNT AND NO-LAPSE PREMIUM** - The amount of the decrease will be deducted from the segments of the total Specified Amount on a last in/first out basis. The No-Lapse Premium, if applicable, will be adjusted based on the remaining Specified Amount. The new No-Lapse Premium will be shown in an amendment to the Policy Schedule.
- 9.15: CHARGE FOR DECREASES** - Any requested decrease will be subject to a decrease charge, if any Surrender Charges remain at the time of the decrease. The decrease charge will be the decrease amount's pro rata share of the Surrender Charge on the date of the decrease. The pro rata share will be computed as the amount of the decrease divided by the Specified Amount immediately prior to the decrease.

When a decrease is preceded by one or more increases, the decrease charge will be computed from the Surrender Charges derived from the segments of the total Specified Amount in force prior to the decrease, to the extent needed, in the following order:

- (a) from the most recent increase;
- (b) from the next most recent increases, if any, in reverse order of their occurrence; and
- (c) from the Original Specified Amount of the policy.

**9.16: IMPACT OF DECREASE ON SURRENDER CHARGES AND ACCUMULATION VALUE** - The decrease charge will be deducted from the Accumulation Value on the effective date of the decrease.

The Surrender Charge will be reduced by the amount of the decrease charge. When preceded by one or more increases, the Surrender Charge will be reduced in the same order as that described in Provision 9.15.

**9.17: LIMITS ON DECREASES** - The Specified Amount following any decrease must be at least equal to the Minimum Specified Amount shown on the Policy Schedule. If a decrease would result in a negative Accumulation Value, such decrease will not be allowed.

**9.18: ORDER OF PROCESSING DECREASES** - When a decrease is requested and is to occur on the same Monthly Deduction Day as a partial surrender or change in Death Benefit Option, the order to processing the changes will be the decrease first, the Death Benefit Option change next and the partial surrender last.

**9.19: IMPACT OF POLICY CHANGE ON DEBT** - Prior to any Partial Surrenders or decreases in Specified Amount, the loan interest on the Policy Loan from the first day of the Policy Year, or the date the loan was made, if later, to the date of the loan repayment, will be calculated and added to the Policy Loan.

**9.2: CHANGES IN DEATH BENEFIT OPTION** - After the first Policy Anniversary, You may change the Death Benefit Option by Written Request. The change will become effective on the effective date shown on an amendment to the Policy Schedule which confirms the change.

If You change from Option 1 to Option 2, the Specified Amount will be decreased by the amount of the then current Accumulation Value.

If You change from Option 2 to Option 1, the Specified Amount will be increased by the amount of the then current Accumulation Value.

## **SECTION 10: WHEN COVERAGE BEGINS / WHEN COVERAGE TERMINATES**

**10.1: WHEN COVERAGE BEGINS** – Coverage under this policy shall begin as follows:

- (a) If the first premium has been received prior to the Policy Date the effective date for all coverage provided in the application will be the Policy Date.
- (b) If the first premium has not been received prior to the Policy Date no insurance coverage provided by this policy will take effect unless both of these conditions have been met:
  - (1) The policy has been delivered and the Insured's health has not changed from that shown in the application; and
  - (2) A premium equal to 3 times the No-Lapse Premium has been paid.

**10.2: WHEN COVERAGE TERMINATES** - Subject to Provision 7.13, this policy will terminate on the earliest of the following:

- (a) the Insured's death;
- (b) the Maturity Date;
- (c) the effective date of full surrender;
- (d) the last day of the Grace Period if payment of a premium sufficient to cover the Monthly Deduction then due or the amount required to avoid termination as described in Provision 7.13, whichever is less, is not received during such period; or

- (e) the 31st day after We mail Written Notice that Debt equals or exceeds the Accumulation Value less any Surrender Charge, and a payment sufficient to make the Accumulation Value less any Surrender Charge positive is not received.

SAMPLE

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# **CNA INTERNATIONAL LIFE**

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Issued by CNA International Life Company, SPC, Ltd.

Executive Office:  
P.O. Box 1109 GT, Mary Street  
Grand Cayman, Cayman Islands, B.W.I.

Administrative Office:  
P.O. Box 305153  
Nashville, TN 37230-5153, USA

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## **RIDER** **TERM INSURANCE ON SPOUSE**

THE INSURANCE PROVIDED UNDER THIS RIDER HAS NO CASH VALUE

This rider is a part of the Base Policy. It is subject to all the terms of the Base Policy unless We state otherwise.

**EFFECTIVE DATE** – If this rider is issued with the Base Policy, its effective date is the Policy Date shown in the Policy Schedule. If this rider is issued after the Policy Date, or if coverage under this rider is reinstated, its effective date is shown in an amendment to the Policy Schedule.

**CONSIDERATION** - This rider is issued in consideration of the application for this rider and payment of the first premium. The monthly cost of insurance for this rider is shown in the Policy Schedule. Such cost will be added to the Monthly Deduction, as described in the Base Policy.

**DEFINITIONS** – The following are key words used in this rider. They are important in describing both Your rights and Ours. When these words or forms of them are used, they are capitalized. As You read this rider, refer back to these definitions.

**Conversion Date** means the date We issue the New Policy.

**Expiry Date** means the date the coverage under this rider ends. The Expiry Date is shown in the Policy Schedule.

**Insured Spouse** means the Insured's legal spouse named in the application for this rider.

**New Policy** means a policy issued under the Conversion Privilege of this rider.

**BENEFIT** - If the Insured Spouse dies while this rider is in force, We agree to pay the death benefit of this rider to the Beneficiary upon receipt of due proof of death. The death benefit of this rider is shown in the Policy Schedule.

We must receive due proof of death at Our Administrative Office. Payment of the death benefit is subject to the terms of the Base Policy and this rider.

**BENEFICIARY OF INSURED SPOUSE'S INSURANCE** – The Beneficiary of this rider is as designated in the application for this rider or as later changed by Written Request. If no Beneficiary is designated, the Beneficiary will be the Insured. If the Insured is no longer living, the Beneficiary will be the estate of the Insured Spouse.

**BENEFITS AFTER THE INSURED'S DEATH** – If the death of the Insured occurs while this rider is in force, this rider will terminate on the 32<sup>nd</sup> day after the death of the Insured. Any unearned monthly cost of insurance for this rider will be returned to You.

**EXCLUSIONS** - If the Insured Spouse dies as a result of the death penalty, participation in a criminal act by the Insured Spouse or Beneficiary of this rider, or other activities excluded by an attached Amendment, the death benefit of this rider will be limited to an amount equal to the total monthly cost of insurance deducted for this rider. Such proceeds will be paid to the Beneficiary in one sum.

**CONVERSION PRIVILEGE** - During the Insured's lifetime and before the Insured Spouse reaches age 65, any insurance in force under this rider may be converted to a New Policy. Also, within 31 days after the death of the Insured, any insurance in force under this rider may be converted to a New Policy. Insurance will continue to be in force on the life of the Insured Spouse during the 31 days allowed for conversion.

**TERMS OF THE NEW POLICY** - The New Policy will be issued subject to these terms:

- (a) The New Policy will be issued on the life of the Insured Spouse when We receive the application for the New Policy and the first premium payment.
- (b) The death benefit in the first Policy Year will be equal to the amount of insurance in force under this rider immediately prior to its conversion.
- (c) It will be on a non-participating permanent or endowment form of insurance.
- (d) The premium for the New Policy must be as great as the premium for a level premium, non-participating, whole life policy with the same death benefit as this rider in the first policy year.
- (e) It will be issued on the form and at the premium rate for the attained age in use by Us on the Policy Date of the New Policy.
- (f) It will be issued at the same risk class and the same Policy Age of the Insured Spouse on the Conversion date.
- (g) The Incontestability and Suicide provisions of the New Policy will be measured from the effective date of this rider.
- (h) No evidence of insurability will be required for the conversion.

**INCONTESTABILITY** - This rider will be incontestable, except for nonpayment of premium, after it has been in force during the lifetime of the Insured Spouse for 2 years from either the effective date of this rider or, if reinstated, the date of reinstatement. Reinstatements shall be contested only on the basis of material misstatements made in the application for reinstatement.

**MISSTATEMENT OF AGE OR SEX** - If the age or sex of the Insured Spouse has been misstated, the death benefit of this rider will be adjusted to that which would have been purchased by the most recent monthly cost of insurance deducted for this rider based on the Insured Spouse's correct age and sex.

**SUICIDE** - If the Insured Spouse commits suicide, while sane or insane, within 2 years of the effective date of coverage under this rider, Our liability for the Insured Spouse will be limited to an amount equal to the total monthly cost of insurance deducted for this rider.

**REINSTATEMENT** - Subject to evidence of insurability satisfactory to Us for the Insured Spouse, You may reinstate this rider if:

- (a) this rider terminated due to the termination of the Base Policy; and
- (b) the Base Policy is being reinstated.

**TERMINATION** - This rider will terminate upon the earliest of the following:

- (a) the Expiry Date of this rider;
- (b) the date the Base Policy terminates other than by death of the Insured;
- (c) the 32<sup>nd</sup> day after the death of the Insured;
- (d) the Monthly Deduction Day following receipt by Us of Your Written Request terminating this rider;  
or
- (e) the Conversion Date.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
**Assistant Secretary**

SAMPLE

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# **CNA INTERNATIONAL LIFE**

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Administrative Office:  
P.O. Box 305153  
Nashville, TN 37230-5153, USA

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## **RIDER**

### **WAIVER OF MONTHLY DEDUCTION**

This rider is a part of the Base Policy. It is subject to all the terms of the Base Policy unless We state otherwise.

**EFFECTIVE DATE** – If this rider is issued with the Base Policy, its effective date is the Policy Date shown in the Policy Schedule. If this rider is issued after the Policy Date, or if coverage under this rider is reinstated, its effective date is shown in an amendment to the Policy Schedule.

**CONSIDERATION** - This rider is issued in consideration of the application for this rider and payment of the first premium. The monthly cost of insurance for this rider is shown in the Policy Schedule. Such cost will be added to the Monthly Deduction, as described in the Base Policy.

**DEFINITIONS** – The following are key words used in this rider. They are important in describing both Your rights and Ours. When these words or forms of them are used, they are capitalized. As You read this rider, refer back to these definitions.

**Expiry Date** means the date the coverage under this rider ends. The Expiry Date is shown in the Policy Schedule.

**Injury** means accidental bodily injury that occurs while this rider is in force. The bodily injury must be the direct and independent cause of the loss for which claim is made.

**Sickness** means sickness or disease including normal pregnancy, which is diagnosed and treated while this rider is in force. Sickness also means medical conditions admitted on the application.

### **TOTAL DISABILITY**

- (a) During the first 24 months that Monthly Deductions are being waived, Total Disability means that because of Injury or Sickness the Insured:
1. is unable to perform the substantial and material duties of their regular occupation (after retirement, the Insured's occupation will be considered to be the normal activities of a retired person of the Insured's age);
  2. is not gainfully employed in any occupation reasonably consistent with the Insured's education, training and experience; and
  3. is under the regular care of a licensed physician for the condition causing disability. The Insured does not need to be under a physician's care on a regular basis if it can be shown that further recovery is not expected.
- (b) After We have waived Monthly Deductions for 24 months, Total Disability means that because of Injury or Sickness the Insured:

1. is unable to perform the substantial and material duties of any occupation reasonably consistent with the Insured's education, training and experience; and
2. is under the regular care of a licensed physician for the condition causing disability. The Insured does not need to be under a physician's care on a regular basis if it can be shown that further recovery is not expected.

**BENEFIT** - If the Total Disability of the Insured starts while this rider is in force and lasts for 6 continuous months, We will waive the Monthly Deduction for the Base Policy and any additional benefits provided by rider after 6 Policy Months. If the Total Disability begins:

- (a) before the Policy Anniversary nearest the Insured's 55th birthday, We will waive Monthly Deductions as long as the Total Disability lasts;
- (b) on or after the Policy Anniversary nearest the Insured's 55th birthday and before the Policy Anniversary nearest the Insured's 60th birthday, We will waive Monthly Deductions until the later of:
  1. the Policy Anniversary nearest the Insured's 60th birthday; or
  2. 2 years after the date such Total Disability began.

We will deduct Monthly Deductions during the initial 6 month period. Such deductions will be returned to the Accumulation Value of the Base Policy at the end of the initial 6 month period if the Insured is then still Totally Disabled. We will credit the interest to the Accumulation Value that would have been credited had the 6 monthly deductions not been paid.

Unless a Written Request informing Us of Total Disability is given as soon as is reasonably possible, We will not waive any Monthly Deduction that occurs more than 1 year before We receive the Written Request at Our Administrative Office. In no event will We waive any Monthly Deduction that occurs more than 3 years before We receive the Written Request.

This Waiver of Monthly Deduction only applies to the Total Disability of the person named as the Insured in the Policy Schedule.

**EXCLUSIONS** - We will not waive any Monthly Deductions if Total Disability results directly from:

- (a) service in the armed forces of any country at war;
- (b) any act of war, declared or undeclared;
- (c) self-inflicted bodily Injury; or
- (d) any Injury incurred while committing a crime.

**WRITTEN REQUEST OF TOTAL DISABILITY** - We must receive a Written Request at Our Administrative Office informing Us that the Insured is Totally Disabled. We must receive the Written Request:

- (a) while the Insured is alive;
- (b) while the Insured is Totally Disabled; and
- (c) within 1 year of the start of the Total Disability, or if later, as soon as reasonably possible.

**PROOF OF TOTAL DISABILITY** - We must receive proof of Total Disability at Our Administrative Office within 6 months after Written Request informing Us of Total Disability is furnished. Your claim will not be affected if the proof is sent as soon as reasonably possible. However, unless You are legally incapacitated, We must receive proof within 1 year of the time it is otherwise required.

**PROOF OF CONTINUANCE OF TOTAL DISABILITY** - During the first 2 years after We receive proof of Total Disability, We may at reasonable intervals require proof that the Insured is still Totally Disabled. Thereafter, We may require proof once a year that the Insured is still Totally Disabled. As part of any proof, We may require the Insured to be examined at Our expense by a physician chosen by Us.

If proof that the Insured is still Totally Disabled is not given, or if the Insured is no longer Totally Disabled, Monthly Deductions will no longer be waived.

**TOTAL DISABILITY STARTING DURING GRACE PERIOD** - If Total Disability starts during the Grace Period of the Base Policy, the following must be paid to Us before We will waive any Monthly Deductions:

- (a) the unpaid Monthly Deductions; and
- (b) interest on the unpaid Monthly Deductions at 6% per year, compounded annually, from the Premium Due Date.

**INCONTESTABILITY** - This rider will be incontestable, except for nonpayment of premium, after it has been in force during the lifetime of the Insured for 2 years from either the effective date of this rider or, if reinstated, the date of reinstatement, excluding any period during which the Insured is Totally Disabled. Reinstatements shall be contested only on the basis of material misstatements made in the application for reinstatement.

**REINSTATEMENT** - Subject to evidence of insurability satisfactory to Us, You may reinstate this rider if:

- (a) this rider terminated due to the termination of the Base Policy; and
- (b) the Base Policy is being reinstated.

**TERMINATION** - This rider will terminate on the earliest of the following:

- (a) the Expiry Date of this rider;
- (b) the date the Base Policy terminates; or
- (c) the Monthly Deduction Day following receipt by Us of a Written Request terminating this rider.

Any claim for Total Disability that began before the termination of this rider will not be affected by a later termination of this rider.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**



**Assistant Secretary**

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# **CNA INTERNATIONAL LIFE**

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## **RIDER**

### **ACCIDENTAL DEATH BENEFIT**

This rider is a part of the Base Policy. It is subject to all the terms of the Base Policy unless We state otherwise.

**EFFECTIVE DATE** – If this rider is issued with the Base Policy, its effective date is the Policy Date shown in the Policy Schedule. If this rider is issued after the Policy Date, or if coverage under this rider is reinstated, its effective date is shown in an amendment to the Policy Schedule.

**CONSIDERATION** - This rider is issued in consideration of the application for this rider and payment of the first premium. The monthly cost of insurance for this rider is shown in the Policy Schedule. Such cost will be added to the Monthly Deduction, as described in the Base Policy.

**BENEFIT** - Subject to this rider, We agree to pay the Accidental Death Benefit to the Beneficiary. The amount of the Accidental Death Benefit is shown in the Policy Schedule. This benefit will be paid upon receipt of a Written Request informing Us that the Insured's death:

- (a) resulted from Injury which occurred while this rider was in force; and
- (b) occurred within 365 days after the date of the Injury.

**"Injury"** means accidental bodily injury that occurs while this rider is in force and results (directly and independently of all other causes) in loss covered by this rider.

**EXCLUSIONS** - No benefit will be paid under this rider if the Insured's death results from:

- (a) suicide, while sane or insane;
- (b) any Injury incurred while committing a crime;
- (c) any Injury resulting from declared or undeclared war, or act of war;
- (d) any Injury resulting from service in the armed forces of any country at war; or
- (e) any Injury which results from air travel in any aircraft unless the Insured was a passenger with no duties and the aircraft was certified as airworthy by the appropriate authority.

Nor will any benefit be paid under this rider if the Insured's death is caused by or contributable to sickness or disease.

**AUTOPSY** - Unless prohibited by law, We have the right to examine the Insured's body and make an autopsy at Our expense at any time.

**INCONTESTABILITY** - The Incontestability section of the Base Policy does not apply to this rider. This rider is incontestable, except for non-payment of premiums, after it has been in force during the lifetime of the Insured for 2 years from the Policy Date or the date of reinstatement.

**TERMINATION** - This rider will terminate on the earliest of:

- (a) the date the Base Policy terminates;
- (b) the Expiry Date of this rider as shown in the Policy Schedule; or
- (c) the Monthly Deduction Day following receipt by Us of a Written Request terminating this rider.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**



**Assistant Secretary**

SAMPLE

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## **RIDER**

### **ACCIDENTAL DEATH AND DISMEMBERMENT**

This rider is a part of the Base Policy. It is subject to all the terms of the Base Policy unless We state otherwise.

**EFFECTIVE DATE** – If this rider is issued with the Base Policy, its effective date is the Policy Date shown in the Policy Schedule. If this rider is issued after the Policy Date, or if coverage under this rider is reinstated, its effective date is shown in an amendment to the Policy Schedule.

**CONSIDERATION** - This rider is issued in consideration of the application for this rider and payment of the first premium. The monthly cost of insurance for this rider is shown in the Policy Schedule. Such cost will be added to the Monthly Deduction, as described in the Base Policy.

**DEFINITIONS** – The following are key words used in this rider. They are important in describing both Your rights and Ours. When these words or forms of them are used, they are capitalized. As You read this rider, refer back to these definitions.

**Absolute Functional Loss** means the definite, total and permanent absence of all functional or physiological capacity of the Organ or Limb involved, without implying its amputation.

**Accident** means any sudden, involuntary, unexpected and fortuitous injury, caused by external means and in a violent manner affecting the Insured, causing one or more injuries made evident by visible bruises, wounds, or internal damage as revealed by appropriate testing.

The consequences resulting from the attempt to save human lives shall be considered an Accident. Events resulting from heart attacks, epileptic breakdowns, vascular diseases, mental disorders, fainting, or sleepwalking suffered by the Insured shall not be considered an Accident.

**Limb** means one of the projected paired appendages attached to the body for executing the major movements of transportation or grasping, and which is listed in the Benefit provision.

**Organ** means an anatomically differentiated structure which performs some specific function, and which is listed in the Benefit provision.

**Total Loss** means the complete, permanent and definite dismemberment of a Limb or Organ, or its Absolute Functional Loss.

**BENEFIT** – Subject to this rider, We will pay the Beneficiary the applicable percentage of the Accidental Death and Dismemberment Benefit if as a direct consequence of an Accident the Insured dies or suffers Total Loss causing some of the following disabilities:

- (a) 100% on death;
- (b) 100% on the Total Loss of:
  - (1) the sight of both eyes;
  - (2) both arms or both hands;
  - (3) both legs or both feet; or
  - (4) one hand and one foot.
- (c) 50% on the Total Loss of:
  - (1) the sight of one eye;
  - (2) the complete hearing of both ears;
  - (3) one arm or one hand; or
  - (4) one leg or one foot.
- (d) 25% on the Total Loss of:
  - (1) the thumb and index finger of one hand; or
  - (2) the complete hearing in one ear.
- (e) 100% in those Accidents not provided above, which will cause the Insured:
  - (1) the Total Loss or weakening of His physical or intellectual strength; and
  - (2) the loss of at least (80%) of His labor capacity.

In the event of more than one Accident, the percentages of the benefit payable shall be calculated by applying the percentages stated to the Accidental Death and Dismemberment Benefit, and not to the balance after the previous benefits have been paid. However, the total benefits resulting from one or more Accidents may not exceed, in any case, 100% of the Accidental Death and Dismemberment Benefit.

If the Insured dies as a result of an Accident covered by this rider, the benefits which have been paid for any loss provided herein shall be deducted from the Accidental Death and Dismemberment Benefit payable upon death.

**EXCLUSIONS** - No Benefit will be paid under this rider if the Insured's death and/or Total Loss results from:

- (d) suicide, while sane or insane;
- (e) self inflicted bodily injury;
- (f) medical, surgical, or anesthetic treatments or physiotherapy;
- (g) any Accident incurred while committing a crime;
- (h) any Accident resulting from declared or undeclared war, or act of war;
- (i) any Accident resulting from service in the armed forces of any country at war;
- (j) the practice of hazardous sports such as diving, mountain climbing, hang gliding, parachuting, horse racing, car racing, motorbike racing, motorboat racing, and other hazardous sports which have not been disclosed by the Insured on an application;

- (k) the participation of the Insured in imprudent acts or in any maneuver, experiment, public performance, challenge, or any evidently hazardous activity understood as such where personal life and physical integrity are at risk; or
- (l) any Accident which results from air travel in any aircraft unless the Insured was a passenger with no duties and the aircraft was certified as airworthy by the appropriate authority.

Exclusions set forth in the Base Policy shall apply to this rider. No benefit will be payable under this rider if the Insured's death or Total Loss is caused by or contributable to sickness or disease.

**WRITTEN REQUEST OF DEATH OR TOTAL LOSS** - We must receive a Written Request at Our Administrative Office informing Us of the Insured's death or Total Loss. We must receive the Written Request within 30 days of the death or Total Loss.

**PROOF OF DEATH OR TOTAL LOSS** - We must receive proof of death or Total Loss at Our Administrative Office within 60 days after the Written Request informing Us of death or Total Loss is furnished. If it is not reasonably possible to give the proof within 60 days, Your claim will not be affected if the proof is sent as soon as possible. But, unless You are legally incapacitated, We must receive proof within 1 year of the time it is otherwise required.

As part of any proof, We may require the Insured to be examined at Our expense by a physician chosen by Us.

**AUTOPSY** - At any time after the Insured's death and unless prohibited by law, We have the right to examine the Insured's body and make an autopsy at Our expense.

**INCONTESTABILITY** - The Incontestability section of the Base Policy does not apply to this rider. This rider is incontestable, except for non-payment of premiums, after it has been in force during the lifetime of the Insured for 2 years from the Policy Date or the date of reinstatement.

**TERMINATION** - This rider will terminate on the earliest of:

- (a) payment by Us of 100% of the Accidental Death and Dismemberment Benefit;
- (b) the date the Base Policy terminates;
- (c) the Expiry Date of this rider as shown in the Policy Schedule; or
- (d) the Monthly Deduction Day following receipt by Us of a Written Request terminating this rider.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
**Assistant Secretary**

SAMPLE

**Flexible Premium Adjustable Life Insurance  
Death Benefit Payable at Death Prior to Maturity Date  
Surrender Value, if any, Payable on Maturity Date  
Not Participating - Not Eligible for Dividends**