

PRESIDENTIAL LIFE INSURANCE COMPANY



NYACK, NEW YORK 10960-2199
(914) 358-2300

MONTHLY AGGREGATE ACCOMMODATION RIDER

In consideration of the Monthly Aggregate Accommodation Premium Paid, as shown in the Schedule, this Rider is attached to and made a part of Contract Number [ABC-12345] and is effective [Month DD, YYYY].

This Rider is intended to prepay certain benefits otherwise payable after the end of the Contract Period, and thus aid the cash-flow of the Contractholder.

REPAYMENT BY THE CONTRACTHOLDER TO US MAY BE REQUIRED.

ARTICLE I - DEFINITIONS

As used in this Rider, the following definitions shall be applicable.

1. "Accumulated Aggregate Deductible" shall be defined, for the coverage period from the beginning of the Contract Period to the current date, as the summation of the Aggregate Deductible Per Month for each month of the coverage period.
2. "Minimum Aggregate Deductible Per Month" shall be defined as the prorata portion of the Minimum Aggregate Deductible which is set forth in the Schedule.
3. "Accumulated Minimum Aggregate Deductible" shall be defined for the coverage period from the beginning of the Contract Period to the current date, as the summation of the Minimum Aggregate Deductible Per Month in each month of the coverage period.

ARTICLE II - OPERATIONS

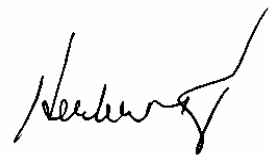
1. **Accommodation Provision.** Accommodation shall be provided for only those eligible claims that are not in excess of the Maximum Eligible Expense per Covered Person. We shall determine during each month of coverage under the Contract whether the cumulative total of claims paid to date by the Contractholder, for which reimbursement is provided under terms of the Contract, exceeds the Accumulated Aggregate Deductible or the Accumulated Minimum Aggregate Deductible, whichever is greater, by a minimum of [\$2,000.00]. If so, We shall pay to the Contractholder the difference by which the cumulative total of paid claims exceeds the Accumulated Aggregate Deductible or the Accumulated Minimum Aggregate Deductible, whichever is greater, multiplied by the Aggregate Payable Percentage, as an Accommodation. The total amount of Accommodation made shall never be more than the Maximum Aggregate Benefit as stated in the Schedule. Accommodation shall be repaid to Us as provided below.

2. **Repayment of Accommodation.** Repayment of the Accommodation shall be made as follows: After an Accommodation has been paid, the Contractholder shall begin making monthly repayments of the total outstanding amount of Accommodation starting with the first month in which claims paid by the Contractholder for that month are less than the Aggregate Deductible Per Month or the Minimum Aggregate Deductible Per Month for that month; whichever is greater. Each monthly repayment shall be equal to the lesser of (a) the difference between the Aggregate Deductible Per Month or the Minimum Aggregate Deductible Per Month, whichever is greater, and the Contractholder's paid claims for the month multiplied by the Aggregate Payable Percentage; or (b) the total amount of Accommodation to be repaid. Monthly repayments are due immediately and shall continue during the Contract Period. The total amount of outstanding Accommodation is immediately due and to be repaid within fifteen (15) days. Failure of the Contractholder to repay an Accommodation as provided in this paragraph within fifteen (15) days from the date the amount that Repayment of Accommodation is determined in accordance with this Rider, shall result in the assessment of a penalty of 2% per month (Minimum \$100.00 per month) computed on the total amount of the Accommodation to be repaid.
3. **Treatment of Accommodation.** The Accommodation provided under this Rider shall be an obligation of the Contractholder for which no interest shall be charged and shall be repaid as provided herein. The Accommodation is neither a loan nor an advance on any payments to be made pursuant to the Contract. Any Accommodation shall at all times be considered funds of Ours for which the use by the Contractholder of such funds is provided in this Rider. We shall have preference over all other claimants for the return of an Accommodation made under this Rider. The Contractholder shall be liable for all costs and expenses, including reasonable attorney's fees, incurred in the collection of any amount of Accommodation outstanding.

Except as stated in this Rider, nothing contained herein shall be deemed to alter or affect any of the provisions of the Contract.



Secretary



Chairman