

PRESIDENTIAL LIFE INSURANCE COMPANY



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

TERMINAL LIABILITY RIDER

In consideration of the Terminal Liability Premium paid, as shown in the Schedule, this Rider is attached to and made a part of Contract Number ABC-12345 and is effective July 1, 1998.

The Presidential Life Insurance Company and the Contractholder agree that if the Contract to which this Rider is attached is terminated by the Contractholder at the end of the Contract Period, then:

- 1) Article (1) Definitions is amended as follows:

AGGREGATE DEDUCTIBLE means the sum of each Aggregate Deductible Per Month for each month during the Contract Period, multiplied by 135%; or the Minimum Aggregate Deductible multiplied by 135%, whichever is greater.

- 2) The paid period for the Aggregate Contract Basis, as shown in the Schedule, is amended to read, "Paid during the Contract Period or within months immediately thereafter."

This Rider is only applicable when termination occurs at the end of the Contract Period.

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

A handwritten signature in black ink, appearing to read "Pete Lash".

Secretary

A handwritten signature in black ink, appearing to read "Herb...".

Chairman