

Loyal American Life Insurance Company®

Administrative Office: 5508 Parkcrest Drive, P.O. Box 559004, Austin, TX 78755-9004 Toll Free: 1-800-663-6752

ANNUAL CANCER SCREENING BENEFIT RIDER

This optional rider is effective only if the Annual Cancer Screening Benefit Rider is shown on the Certificate Schedule as being included in this Certificate. It is issued in consideration of the Enrollment Form and the payment of the premium for this rider. If included, it is a part of the Certificate and subject to all its provisions, conditions, exceptions, limitations and definitions unless modified herein.

EFFECTIVE DATE

The Effective Date of an Insured Person's coverage under this rider will be the later of:

1. the Certificate Effective Date of his or her coverage under this Certificate; or
2. the Certificate Effective Date as shown on the Certificate Schedule.

ANNUAL CANCER SCREENING BENEFIT

Basic Benefit - We will pay the Actual Charge, not to exceed the Maximum Benefit Amount per Calendar Year as shown on the Certificate Schedule for the Annual Cancer Screening Benefit, per Insured Person for screening tests performed to determine whether Cancer exists in an Insured Person. Covered annual Cancer screening tests include but are not limited to the following:

- | | |
|----------------------------------------|--------------------------------------------------------|
| Mammogram | Breast Ultrasound |
| Pap Smear | ThinPrep |
| Flexible Sigmoidoscopy | Biopsy |
| Hemocult Stool Specimen | Chest X-Ray |
| CEA (blood test for colon cancer) | Thermography |
| PSA (blood test for prostate cancer) | Colonoscopy |
| CA 125 (blood test for ovarian cancer) | Serum Protein Electrophoresis (blood test for myeloma) |
| CA 15-3 (blood test for breast cancer) | |

Additional Benefit - We will pay the Actual Charge, not to exceed two times the Maximum Benefit Amount per Calendar Year as shown on the Certificate Schedule for the Annual Cancer Screening Benefit, per Insured Person for one additional invasive diagnostic procedure required as the result of an abnormal cancer screening test for which benefits are payable under the Basic Benefit above. Invasive diagnostic procedure means a procedure requiring an excision or the insertion of an instrument in the body. This additional benefit is payable regardless of the results of the additional diagnostic procedure, however, the amount payable will be reduced dollar for dollar for any amount payable under the Positive Diagnosis Benefit contained within the base certificate.

Brenda Hardison

Secretary

Billy Hill Jr.

