

## **NONCANCELABLE POLICY RIDER**

This rider changes the policy and all riders made part of the policy from Guaranteed Renewable to Noncancelable and Guaranteed Renewable.

The entire paragraph on the policy face page, starting with “GUARANTEED RENEWABLE TO THE TERMINATION DATE,” is replaced with the following:

**NONCANCELABLE AND GUARANTEED RENEWABLE** to the Termination Date, shown on the Data Page.

**NO CHANGE IN PREMIUM RATES.** As long as the premium is paid by the end of each grace period, until the Termination Date, we cannot change: (1) The policy; or (2) Its premium. The policy will end on the Termination Date, except as provided by the RENEWAL OPTION AFTER THE TERMINATION DATE provision. See that provision for premium changes that apply if the policy is continued under the Renewal Option.

The first paragraph of the Premiums provision in the policy under PREMIUMS, REINSTATEMENT, TERMINATION is replaced with the following:

### **PREMIUMS**

The premium is the amount we charge at regular intervals to keep this policy in force and is shown on the Policy Data Page. We cannot change the premium while this policy is in force, prior to the Termination Date. Premiums are payable at our Home Office. The first premium is due on the Policy Effective Date. If the first premium is not paid, the policy is never in force.

On any riders issued with this policy, other than this rider, the Rider Premium provision under PREMIUMS, REINSTATEMENT, TERMINATION is replaced with the following:

### **RIDER PREMIUM**

The annual premium for this rider is shown on the Policy Data page. We cannot change the premium amount.

## **GENERAL PROVISIONS**

### **RIDER PREMIUM**

The annual premium for this rider is included on the Policy Data page as part of the base policy premium.

### **RIDER EFFECTIVE DATE**

The effective date for this rider is the same as the Policy Effective Date, unless a different effective date has been given to this rider by endorsement signed by you and the Owner, if different.

### **TERMINATION OF RIDER**

This rider will end on the Termination Date unless the policy ends for any reason prior to that.

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In addition, the Owner may terminate this rider by sending us a written request. Such termination will be effective on the date the request is received at our Home Office, or on the date the Owner requests, subject to our approval. Termination of this rider may require termination of other riders.

**TIME LIMIT ON CERTAIN DEFENSES**

The policy's Time Limit On Certain Defenses provision will apply to this rider as of the effective date of this rider.

**PART OF POLICY**

This rider is part of the policy to which it is attached. All policy terms and conditions will apply to this rider if they have not been changed by this rider and do not conflict with this rider.

STANDARD INSURANCE COMPANY

By



  
Holley Y. Franklin  
Corporate Secretary

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This is a specimen Protector Platinum<sup>SM</sup> policy. It is not an actual contract. Policy provisions and the availability of some benefits and riders may vary by state. Riders are available at extra cost.