

## PRESUMPTIVE DISABILITY BENEFIT RIDER

This rider is part of the policy. It is issued in consideration of the application and payment of the premiums for the policy to which it is attached. All definitions, provisions, exceptions, limitations, and other terms of the policy apply to this rider unless specifically changed by this rider. The definitions listed below apply only to this rider unless specifically identified. The effective date of this rider is shown on the Data Page.

### DEFINITION

**PRESUMPTIVE DISABILITY** occurs while the policy and this rider are in force and prior to the Age 65 Policy Anniversary or five years after the Policy Date, whichever is later; and is an Injury or Sickness resulting in Your total loss of use for any and every purpose or activity without any possibility of recovery of:

- a) Power of speech; or
- b) Hearing in both ears; or
- c) Sight of both eyes; or
- d) The use of both hands, both feet, or one hand and one foot.

### PRESUMPTIVE DISABILITY BENEFIT

If You meet the definition of Presumptive Disability, We will consider You Disabled and pay benefits for Total Disability under the Disability Benefit section and Social Insurance Substitute Benefit section (subject to those sections' terms and conditions) of the policy, regardless of Your ability to Work or earn an income.

Benefits will start to accrue when the Presumptive Disability occurs, even if the Elimination Period has not been satisfied. Monthly benefits will be paid as long as the Presumptive Disability continues, but no longer than the Maximum Benefit Period.

Once We begin paying benefits under this rider, the Regular Care By A Doctor requirement specified in the policy is waived.

### TERMINATION

This rider terminates on the first of:

- 1. Your Age 65 Policy Anniversary or five years after the Policy Date, whichever is later; or
- 2. Our receipt of the Owner's written request to terminate it; or
- 3. Termination of the policy of which it is a part.

If You are Presumptively Disabled under the terms of this rider (not to include the Waiver of Premium Benefit) prior to and continuing through the date specified in number 1 above, then the policy and this rider remains in force with no further premiums due until the earlier of the end of Your Presumptive Disability or the end of the Maximum Benefit Period.

**(Company Officers' Signature and Title)**

Principal Life Insurance Company  
Des Moines, Iowa 50392-0001