INCONTESTABILITY

Except for nonpayment of premium, this policy will be incontestable after it has been in force during the insured's lifetime for two years from the contestability date. If this policy is reinstated, a new contestable period will start on the date of reinstatement.

If this policy is replacing another of our policies, the contestable period for the amount of insurance replaced will be measured from the contestability date or issue date, whichever applies, of the original policy.

Any contest will be based on the related application and will be material to the risk we assumed.

CONVERSION FROM OTHER LIFE INSURANCE COVERAGE

If this policy is issued as a conversion from other life insurance coverage, the suicide exclusion and contestable periods for the converted amount will be measured from the issue date, contestability date, or effective date, whichever applies, of the policy or certificate that was converted.

If this policy includes additional coverage for which evidence of insurability was required, the suicide exclusion and contestable periods for the additional amount of coverage will be measured from the contestability date of this policy.

MISSTATEMENT OF AGE OR SEX

If the age or sex of the insured has been misstated, we will adjust the death benefit to that which would have been purchased by the most recent premium paid at the correct age and sex.

COMPLIANCE WITH LAW

We reserve the right to make changes to the provisions of this policy to comply with, or give you the benefit of, any federal or state statute, rule, or regulation.

CONFORMITY WITH STANDARDS

This policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under its standards. Any provision of this policy that on the issue date is in conflict with Interstate Insurance Product Regulation Commission standards for this product type is amended as of the issue date to conform to such standards.