

## **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.