

AMENDATORY RIDER

Policyholder or Subscriber: **Prolifics, Inc**

Policy No.: **FLX967240** Effective Date: **January 1, 2023**

Applicable to Class(es): All Classes

This Amendatory Rider is attached to and made part of the Policy specified above.

The Company and the Policyholder hereby agree that the Policy is amended to include the following provision:

The Insurance Company may provide, or arrange for third parties to provide their Eligible Participants services that are related to the benefits provided by the Policy, including services that would help to mitigate losses for which claims are paid, or their effects on Eligible Participants. These programs may be extended, modified or terminated at our discretion. The Insurance Company will provide the Policyholder or Subscriber with detailed information regarding these services and notice of any changes to these services. Services are the responsibility of the service providers the Insurance Company has retained. Some services may include discounts on additional services for which a charge may be made. Participation and use of services is voluntary and does not affect benefits under the Policy.

These services include but are not limited to the following:

Employee Assistance Program

The Insurance Company has arranged for a third party provider to provide access to a Employee Assistance Program (EAP) to Eligible Participants. This program includes confidential consultation and referral services for issues involving mental health, substance abuse, and other problems of daily living, by telephone, 24 hours a day, seven days a week. In an emergency, trained clinicians will be available to address the situation and make a referral to a local counselor or crisis intervention center.

Eligible Participants may receive up to three in-person or virtual visits per issue per calendar year. Fees for clinical services other than assessment, referral and clinical visits in excess of three visits per person per issue per year will be the Eligible Participant's responsibility.

"Eligible Participants" mean an insured Employee and their family members or beneficiaries.

Money Coaching Services

The Insurance Company will provide or will arrange for {a third party provider} to make available a 30 day money coaching program to Eligible Participants. This program will consist of (1) performing a financial needs analysis and creating a short-term plan to address the most severe financial needs; (2) working with the Eligible Participants to develop mid-term and longer-term financial goals; and (3) helping the Eligible Participants develop good money management habits. No financial products or

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services will be offered or sold to Eligible Participants in connection with this money coaching program. In addition, we will make available web-based educational resources, including resources to assist Eligible Participants with the preparation of wills and similar legal documents, and discounted tax preparation services by a third party provider.

“Eligible Participants” mean an insured Employee and their household members or beneficiaries.

Post-Death Assistance

The Insurance Company will provide or will arrange for a third party provider to make available the following assistance services to Eligible Participants:

1. Providing a library of information and step-by-step assistance for Eligible Participants to manage the affairs of a deceased person, including such activities as arranging a funeral; publishing an obituary; establishing an estate; closing accounts; marshaling home, other assets, and documents; receiving benefits; and payment of taxes.
2. Providing resources to assist with the management of grief and stress.
3. Providing an application to manage a personalized checklist and to store relevant documents.

The Insurance Company will provide the Policyholder or Subscriber with information to enable Eligible Participants to access the services.

The services do not include legal, financial or tax advice, and are not intended to replace the services of an attorney, financial or tax advisor where those professional services are required. The service can help assist the Eligible Participant in locating local professionals who can provide those services. The services are not a substitute for mental health care or professional grief counseling.

“Eligible Participants” mean the Employee or Spouse with respect to any deceased family member, or the Beneficiary with respect to an insured Employee, Spouse or Dependent Child.

Except as provided above, this Rider does not amend the terms of the Policy.

LIFE INSURANCE COMPANY OF NORTH AMERICA



Scott Berlin, President

