

CHURCH LIFE INSURANCE CORPORATION

THIS POLICY RIDER IS IN CONJUNCTION WITH THE GROUP INSURANCE POLICY AND
CERTIFICATE NO. GL2005
IS ISSUED TO

The Church Pension Fund and Affiliates
(Called the Group Policy Holder)

We agree to pay benefits with respect to each person insured under this rider. This rider is made a part of the policy and certificate to which it is attached in consideration of the premium deduction for this rider. Where the language in this Policy Rider conflicts with the Group Insurance Policy and Certificate, this Rider supercedes the Group Insurance Policy and Certificate.

PREMIUMS

Premiums for this rider shall be paid and are subject to change in the manner(s) set forth in the policy.

MEMBER DISMEMBERMENT BENEFIT

Benefit

If a member suffers a Covered Injury while insured for this benefit, which results in a Covered Loss, as described below, we will pay the amount due in accordance with the provisions of this rider.

Covered Injury

A Covered Injury is a bodily injury to the member that is caused by an accident, directly and independently of all other causes, and is not described below under Losses Not Covered.

Covered Loss

The amount shown in the Schedule of Benefits will be paid for loss, with 90 days after the Covered Injury, of:

- (1) Both hands or both feet,
- (2) Sight of both eyes, or
- (3) Any two or more of:
 - One hand
 - One foot
 - Sight of one eye

MEMBER DISMEMBERMENT BENEFIT

One-half the amount shown in the Schedule of Benefits will be paid for loss of:

- (1) One hand,
- (2) One foot, or
- (3) Sight of one eye

Loss of hand or foot means loss by cutting off at, or above, the wrist or ankle joint. Loss of sight means total loss that cannot be recovered.

If a member has more than one loss due to one accident, we will pay only for the loss with the largest benefit. Payment will be made only for the loss that results from the accident without regard to any former loss.

Losses Not Covered

No benefit will be paid for any loss resulting from or caused directly or indirectly by:

- (1) intentionally self-inflicted injury,
- (2) medical or surgical treatment, unless made necessary solely by the accident,
- (3) illness, disease or infection existing at the time of the accident,
- (4) war, whether declared or not, or any act of war, or
- (5) committing a felony.

Termination of Dismemberment Benefit

The Dismemberment Benefit will terminate at the time the member reaches age 70 or retirement, whichever occurs first.

In the event of Total Disability of a member, the dismemberment benefit will terminate at the time a member qualifies for Waiver of Premium for the Member Life Insurance Benefit under the Group Life Policy.

Date: September 1, 2005



President