



AMERICAN INTEGRITY

LIFE INSURANCE COMPANY

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OUTPATIENT SURGERY RIDER

Rider Effective Date: _____
(If other than the Policy Effective Date)

This Rider is effective as of the Policy Effective Date unless a different Rider Effective Date is shown above.

This Rider is made a part of the Policy to which it is attached. This Rider is issued in consideration of the application and receipt of the first premium. All definitions, provisions, limitations and exclusions of the Policy apply to this Rider, except as modified by this Rider.

RIDER DEFINITION

Ambulatory Surgical Center: Any licensed public or private establishment with one or more Physicians with permanent facilities that are equipped and operated primarily for the purpose of performing surgical procedures with continuous Physician services and registered professional nursing services whenever a patient is in the facility and which does not provide services or other accommodations for patients to stay overnight.

RIDER BENEFIT

We will pay the Outpatient Surgery Benefit Amount shown in the Policy Schedule for surgery performed on You in a Physician's office, clinic, Ambulatory Surgical Center or outpatient Hospital facility due to a covered Injury or Sickness.

This benefit is subject to the Lifetime Maximum Benefit Amount shown in the Policy Schedule.

RIDER TERMINATION

This Rider ends on the earliest of the date:

1. The Policy to which this Rider is attached terminates;
2. Any required premium for this Rider has not been paid subject to the Grace Period; or
3. You give Us a written request to terminate this Rider.

RIDER PREMIUMS

While this Rider is in force, premiums are due and may be changed based on the terms of the Policy to which this Rider is attached.

Signed by the Company at its Home Office.

Jeremie R. Pielemeier
Vice President

John R. Bettis
President