

***OWN OCCUPATION RIDER ***

DEFINITIONS While this rider is in force, the following will replace clause 3.(b) of the definition of "Total Disability" in the Definitions section of the basic policy.

"You being unable to perform the important duties of your Regular Occupation."

DISABILITY BENEFIT If you become Disabled and satisfy the definition of Total Disability above, we will pay Disability Benefit payments for Total Disability under the terms of this rider, in the manner described in the Disability Benefit and Total Disability Benefit provisions of the basic policy.

If Total Disability Benefits are not payable under the terms of this rider, then any Disability Benefits will be payable in accordance with the terms and definitions of the basic policy.

EXCLUSIONS Any Exclusions included in the policy apply to this rider.

TERMINATION This rider will terminate on the earliest of the following dates:

1. The date on which a written request from the Owner for termination of this rider is received at our Head Office.
2. The policy anniversary nearest your age 85, or at the end of the policy year immediately following the end of the applicable Premium Period, whichever is earlier.
3. The date on which this policy is terminated for any other reason.

DATE The date of this rider is the Policy Date shown for the basic policy in the Policy Details, unless a later date is shown for this rider in the Policy Details, or in an amendment to the contract.

PREMIUM This rider is included in the policy in return for the payment of the Yearly Premium for this rider shown in the Policy Details. The premiums for this rider are payable at the same times and in addition to the premiums for the basic policy. They are payable on the same terms and conditions as the premiums for the basic policy and for the Premium Period shown in the Policy Details for this rider.

THE CANADA LIFE ASSURANCE COMPANY


Secretary

DEFINITIONS

~~Age~~ The ~~Issue Age~~ shown in the Policy Details means your ~~Age~~ at your birthday nearest to the Policy Date. For the purposes of this policy, your ~~Age~~ will increase on every policy anniversary.

Doctor Doctor means a licensed physician practising medicine as authorized by his or her licensing body, and must be a person other than the Owner, yourself, or a relative of either.

~~Regular Occupation~~ **Regular Occupation** means the occupation or employment in which you are regularly engaged at the time you become Disabled.

Gainful Occupation Gainful Occupation means an occupation or employment for which you are reasonably qualified, giving due consideration to your education, training and experience.

Full-time Full-time, with respect to an occupation or employment in which you engage, means working at least 30 hours per week on a regular basis at your normal place of business or employment.

Injury Injury means an accidental bodily injury which occurs after the date this policy takes effect and while the policy is in force.

Sickness Sickness means a disease or sickness which first manifests itself after the date this policy takes effect and while the policy is in force.

Disability Disability and Disabled mean a condition of Total, Residual or Partial Disability as defined in the following provisions.

Period of Disability A Period of Disability starts when you become Disabled and it continues as long as you are Disabled from the same or a related cause. See the Benefits section for Recurrent and Concurrent Disability.

~~Total Disability~~ **Total Disability** means a condition of yours which meets all of the following requirements:

1. It is due to either Sickness or Injury; and
2. You must be receiving the regular care and attendance of a Doctor appropriate for the condition, or the condition is such that the regular care and attendance of a Doctor would be unlikely to result in any improvement in the condition; and
3. It results in either:
 - (a) A Loss of Earned Income of 75% or more; or
 - (b) You being unable to perform the important duties of your Regular Occupation and you are not engaged in any other occupation.

~~Residual Disability~~ **Residual Disability** means a condition of yours which does not result in Total Disability but otherwise meets all of the following requirements:

1. It is due to either Sickness or Injury; and
2. You must be receiving the regular care and attendance of a Doctor appropriate for the condition, or the condition is such that the regular care and attendance of a Doctor would be unlikely to result in any improvement in the condition; and
3. It results in a Loss of Earned Income of at least 20% but less than 75%.

(Continued on the back.)