

This rider is issued by The Canada Life Assurance Company as part of the policy to which it is attached, and is subject to the provisions of the policy, except as modified by this rider.

Terms used in this rider are to be given the same interpretation and meaning as set out in the policy, unless the context requires otherwise.

Hospital Cash Benefit

Canada Life will provide a benefit in the form of a cash payment to the *Owner* when an *Insured* is hospitalized in Canada, if accommodation in a Hospital started while the *Insured* is covered under this rider.

Limitations and Exceptions

Benefits payable for Hospital confinement are limited to \$50 per day of confinement per *Insured* or \$200 per day for all *Insureds*, beginning on the 4th day of confinement to a maximum of 60 days in a calendar year.

Benefits payable for Hospital confinement for an Insurable Child less than 31 days old are limited to \$50 per day of confinement, beginning on the 4th day of confinement to a maximum of 7 days of confinement.

The limitations set out in the Limitations section of the policy and the exceptions set out in the Exceptions section in the policy also apply to this rider.

Renewal

If your policy is renewed in accordance with the Term of Insurance and Renewability section, this rider will also be renewed on the *Annual Renewal Date*.

Termination of this rider

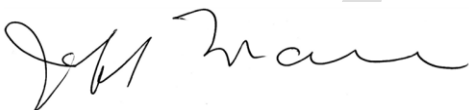
This rider terminates on the earlier of:

- the date the policy terminates; or
- the next *Annual Renewal Date* following the date on which Canada Life receives a Written Request from the *Owner* to terminate this rider. Such Written Request must be received by Canada Life at least 30 days before the *Annual Renewal Date*.

Coverage for an *Insured* other than the *Owner* will terminate on the earlier of:

- the date the policy or this rider terminates; or
- the date coverage for the *Insured* terminates under the policy.

Signed for The Canada Life Assurance Company at Winnipeg, Manitoba as of the *Rider Effective Date* shown on the *Policy Specifications*.

A handwritten signature in black ink, appearing to read "Jeff Macoun".

Jeff Macoun
President and Chief Operating Officer, Canada

A handwritten signature in black ink, appearing to read "Paul A. Mahon".

Paul A. Mahon
President and Chief Executive Officer

This rider should be kept with your policy.