

Standard Life and Accident Insurance Company
Home Office: One Moody Plaza, Galveston Texas 77550
Toll-Free Telephone Number: 1-888-350-1488
(A Stock company hereafter referred to as "Standard Life", "We", "Us", "Our" or "the Company")

This **REHABILITATION SERVICES BENEFIT RIDER** is a part of the Group Policy and the Certificate to which it is attached. It is subject to all the Group Policy provisions and to the provisions of the Certificate to which it is attached, unless modified herein.

EFFECTIVE DATE

The Effective Date of this rider, if different from Your Certificate Effective Date, is stated in Your Certificate Schedule.

DEFINITIONS

In addition to the definitions contained in the Group Policy and Your Certificate, the following definitions apply to this Rider:

Rehabilitation Services means physical therapy, occupational therapy and speech therapy. The therapy must be prescribed by a Physician who is not affiliated with the medical practice or facility that will be providing the therapy.

BENEFITS

For each day that a Covered Person receives Rehabilitation Services for the treatment of a Sickness or an Injury resulting from a Covered Accident, the Company will pay the Rehabilitation Services Benefit, subject to the Maximum Number of Days shown in the Certificate Schedule of Benefits.

TERMINATION

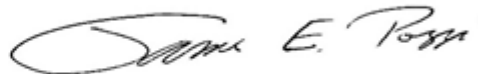
This rider will terminate upon the earlier of the termination of Your Certificate to which this rider is attached, failure to pay the premiums for this rider by You or Your Employer, or Your death.

Nothing contained herein shall vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Group Policy, Your Certificate or any rider attached thereto except as stated herein.

Signed on behalf of Standard Life and Accident Insurance Company at Galveston, Texas.



Secretary



President