

Certification of Covered Chronic Illness

I, _____, a Licensed Health Care Practitioner, certify that I expect _____, the Insured under an Accelerated Benefits Rider for Covered Chronic Illness with National Life Insurance Company, will require continuous care, whether in a facility or at home, for the remainder of his or her life due to a Covered Chronic Illness.

Signed at _____ on _____, by _____.
(city, state) (mm/dd/yyyy) (Licensed Health Care Practitioner)

Definition of Terms

A **Covered Chronic Illness** is an illness or physical condition of the Insured such that he or she:

1. is unable to perform (without Substantial Assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
2. requires substantial supervision by another person to protect the Insured from threats to health and safety due to his or her own Severe Cognitive Impairment.

Substantial Assistance means Hands-on Assistance or Standby Assistance. **Hands-on Assistance** means the physical assistance of another person without which the individual would be unable to perform the Activity of Daily Living. **Standby Assistance** means the presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while he or she is performing an Activity of Daily Living (such as being ready to catch the individual if he or she falls while getting into or out of a bathtub or shower while bathing, or being prepared to remove food from the individual's throat if he or she chokes while eating).

The **Activities of Daily Living** are bathing, continence, dressing, eating, toileting, and transferring.

- Bathing means washing oneself by sponge bath, or in a tub or shower, including the task of getting into and out of the tub or shower.
- Continence means the ability to maintain control of bowel and bladder function, or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Eating means feeding oneself by getting food into the body from a receptacle (such as a plate, cup, or table) or by a feeding tube or intravenously.
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring means moving into or out of a bed, chair, or wheelchair.

Severe Cognitive Impairment means the deterioration or loss of intellectual capacity that is:

1. comparable to (and includes) Alzheimer's Disease and similar forms of irreversible dementia; and
2. measured by clinical evidence and standardized tests which reliably measure impairment in:
 - short-term or long-term memory; or
 - orientation to people, places, or time; or
 - deductive or abstract reasoning; or
 - judgment as it relates to safety awareness.

A **Licensed Health Care Practitioner** is a Physician, a registered professional nurse, or a licensed social worker. In certifying to the Insured's loss of functional capacity the Licensed Health Care Practitioner must be practicing within the scope of his or her license issued by the jurisdiction in the United States of America in which his or her services are rendered.

For the purposes of this Certification the Licensed Health Care Practitioner may not be the Owner of the Accelerated Benefits Rider for Covered Chronic Illness under which claim is being made, the Insured under said rider, or a member of the Owner's or the Insured's Immediate Families. Immediate Family means a person's parents, step-parents, grandparents, spouse, domestic partner, children (adopted, natural, or step), siblings, grandchildren, or in-laws.