

Allstate Life Insurance Company of New York

A Stock Company, 100 Motor Parkway, Hauppauge, New York 11788

NOTICE CONCERNING RIDER UL-PW2NY – TOTAL DISABILITY PAYMENT RIDER

You have applied for a rider that will waive premiums for this policy if you are disabled according to the provisions of this rider. The values for your policy will vary and coverage may cease prior to the maturity date even if premiums are paid since current cost of insurance charges and interest rates are not guaranteed. Policy values depend on interest rates, cost of insurance rates and the frequency, timing and amount of premium payments. If you become disabled while the policy and rider are in force you will not be required to continue premium payments.

It is possible that if the net surrender value of this policy is zero or less, this policy will terminate if the premiums being waived are inadequate. **I understand that the benefit provided by this rider may not be sufficient to prevent a lapse of this policy.**

(Signed at)

(Date Signed)

(Signature of Proposed Insured)

(Signature of Owner, if other than Insured)