

SCHEDULE ABOVE REFERRED TO

POLICY NUMBER	NAME OF INSURED	Age Next Birthday	AMOUNT OF INSURANCE		BENEFICIARY
			Weekly Premium	Death	
1239472	ROBERT L. CULL	35	cts. 40	\$ 8.00	MYRTLE CULL
				\$ 112.00	

THIS POLICY IS ISSUED AND ACCEPTED SUBJECT TO THE CONDITIONS SET FORTH IN THIS FOLIO, AND THE REVERSE SIDE HEREOF, EACH AND ALL OF WHICH ARE HEREBY MADE A PART OF THIS CONTRACT.

The reserve for the life element in this policy shall be computed by the first year preliminary term method. Should this policy become lapsed for non-payment of premiums (as defined herein) after five full years' premiums in cash have been paid upon it, the Company will issue to the insured, in lieu of this policy, (for the life element thereof only), a policy of paid-up insurance for such an amount as the insured is entitled to under the present laws of the Commonwealth of Kentucky. Should the insured be under ten years of age at the date of this policy, the provisions of this section shall not apply until the insured shall have attained the age of fifteen years.

Upon the death of the insured, the Company may pay the amount due under this policy to either the beneficiary named above, or to the executor or administrator, husband or wife, or any relative by blood or connection by marriage of the insured, or to any other person appearing to the Company to be equitably entitled to the same by reason of having incurred expense on behalf of the insured for his or her burial; and the production by the Company of a receipt signed by either of said persons shall be conclusive evidence that all claims under this policy have been satisfied. If the beneficiary shall die before the insured the interest of such beneficiary shall wholly vest in the insured's estate.

The beneficiary herein may be changed with the consent of the Company upon the written request of the insured, in which event such consent will be endorsed on the back hereof.

In the event of the insured hereunder becoming permanently blind or insane, upon satisfactory proof thereof to the Company, this policy shall thereupon mature and the Company, after paying the disability benefits herein provided for, shall be liable for the amount that would be payable in the event of death from natural causes.

All statements made by the insured in the application hereof shall, in the absence of fraud, be deemed representations in so far as they affect the life insurance hereunder, otherwise as warranties. This policy, together with the application, constitutes the entire contract, and the death benefit hereunder, subject to adjustment as to amount for incorrect age as provided herein, shall be incontestable after having been continuously in force and all premiums duly paid for two full years, except for non-payment of premiums. Whenever, for any cause, this policy shall terminate or become void, all premiums previously paid shall be forfeited to the Company, except as otherwise expressly provided herein. This policy is non-participating.

No suit shall be brought nor action commenced against this Company under this policy until sixty (60) days after claim has become due and payable.

In Witness Whereof, the KENTUCKY CENTRAL LIFE AND ACCIDENT INSURANCE COMPANY has, by its President and Secretary executed and attested this policy, at Anchorage, Kentucky, this OCTOBER 13 1924



J. J. Walker
PRESIDENT.

C. D. West
SECRETARY.