

(II) THE TERM OF THE CERTIFICATE;

(8) A PROVISION THAT AFTER A CERTIFICATE HAS BEEN IN EFFECT DURING THE LIFETIME OF THE MEMBER FOR A 2-YEAR PERIOD AFTER THE DATE OF ISSUE, THE CERTIFICATE IS INCONTESTABLE EXCEPT FOR:

(I) NONPAYMENT OF PREMIUMS;

(II) VIOLATION OF THE PROVISIONS OF THE CERTIFICATE THAT RELATE TO MILITARY, AVIATION, OR NAVAL SERVICE; OR

(III) VIOLATION OF THE PROVISIONS THAT RELATE TO SUSPENSION OR EXPULSION AS SUBSTANTIALLY SET FORTH IN THE CERTIFICATE;

(9) A PROVISION THAT AFTER A CERTIFICATE HAS BEEN IN EFFECT DURING THE LIFETIME OF THE MEMBER FOR A 2-YEAR PERIOD AFTER THE DATE OF ISSUE, THE CERTIFICATE IS INCONTESTABLE ON THE GROUNDS OF SUICIDE;

(10) A PROVISION THAT:

(I) IF THE AGE OR SEX OF THE MEMBER OR ANOTHER PERSON IS CONSIDERED IN DETERMINING THE PREMIUM AND, BEFORE FINAL SETTLEMENT UNDER THE CERTIFICATE, IT IS FOUND THAT THE AGE OR SEX HAS BEEN MISSTATED AND THE DISCREPANCY AND PREMIUM INVOLVED HAVE NOT BEEN ADJUSTED, THE AMOUNT PAYABLE IS THE AMOUNT THAT THE PREMIUM WOULD HAVE PURCHASED AT THE CORRECT AGE AND SEX; BUT

(II) IF THE CORRECT AGE WAS NOT AN INSURABLE AGE UNDER THE SOCIETY'S CHARTER OR LAWS:

1. ONLY THE PREMIUMS PAID TO THE SOCIETY, LESS ANY PAYMENTS PREVIOUSLY MADE TO THE MEMBER, SHALL BE RETURNED; OR

2. AT THE OPTION OF THE SOCIETY, THE AMOUNT PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT THE PREMIUM WOULD HAVE PURCHASED AT THE CORRECT AGE AND SEX ACCORDING TO THE SOCIETY'S ADOPTED RATES AND ANY EXTENSION OF THOSE RATES THAT IS BASED ON ACTUARIAL PRINCIPLES;

(11) A PROVISION THAT RECITES FULLY OR SETS FORTH THE SUBSTANCE OF ALL SECTIONS OF THE CHARTER, CONSTITUTION, LAWS, RULES, OR REGULATIONS OF THE SOCIETY THAT ARE IN FORCE ON THE DATE OF ISSUANCE OF THE CERTIFICATE, THE VIOLATION OF WHICH WILL RESULT IN THE TERMINATION OR REDUCTION OF BENEFITS PAYABLE UNDER THE CERTIFICATE; AND

(12) A PROVISION THAT, IF THE CONSTITUTION OR LAWS OF THE SOCIETY PROVIDE FOR EXPULSION OR SUSPENSION, A MEMBER WHO IS EXPELLED OR SUSPENDED HAS THE PRIVILEGE OF MAINTAINING THE INSURANCE IN FORCE BY CONTINUING PAYMENT OF THE REQUIRED PREMIUM, UNLESS THE EXPULSION OR SUSPENSION IS FOR:

(I) NONPAYMENT OF A PREMIUM; OR