

Waiver of Premium Rider

This Rider provides a benefit if the Insured becomes totally disabled, as described below.

This Rider is non-participating, which means that no dividends will be payable under this Rider.

All the provisions of the Certificate apply to this Rider, except for those that are inconsistent with this Rider.

Rider Date

The Rider Date and the premiums for this Rider are shown in the Certificate Specifications. The Rider Date is the date that coverage under this Rider is effective.

Rider Benefit

We will waive premiums for the Certificate including all Riders (unless specifically excluded by the terms of a Rider) on their due dates based on the payment frequency that was in effect when the total disability began. The premiums that will be waived are:

- Any premium that becomes due after the Insured has been totally disabled for six continuous months;
- Any premium that was due during the first six continuous months of the Insured's total disability; and
- Any premium (except the first one) that was due during the 31-day period before total disability began.

If any of these premiums have been paid to us, they will be refunded when the waiver benefit is approved.

Before we can start waiving premiums, the total disability must have:

- Lasted at least six consecutive months;
- Begun while the Certificate is in full force; and
- Begun prior to the Insured's Attained Age 67.

The benefit provided under this Waiver of Premium Rider will not reduce the benefits payable under the Certificate and any other Riders. All rights and values under the Group Policy, Certificate, and any other Riders will be the same as if the premiums had been paid. The only exception is that the frequency of premium payments cannot be changed while the Insured is totally disabled.

If there is any Certificate Debt while the Insured is totally disabled, benefits provided under this Rider do not guarantee that the Certificate will continue in full force.

When Benefits End

The benefits under this Rider will end when any of the following occurs:

- The Insured is no longer totally disabled;
- Satisfactory proof of continued total disability is not given to us as required;
- The Insured refuses or fails to have an examination we require; or
- The Insured reaches Attained Age 67.