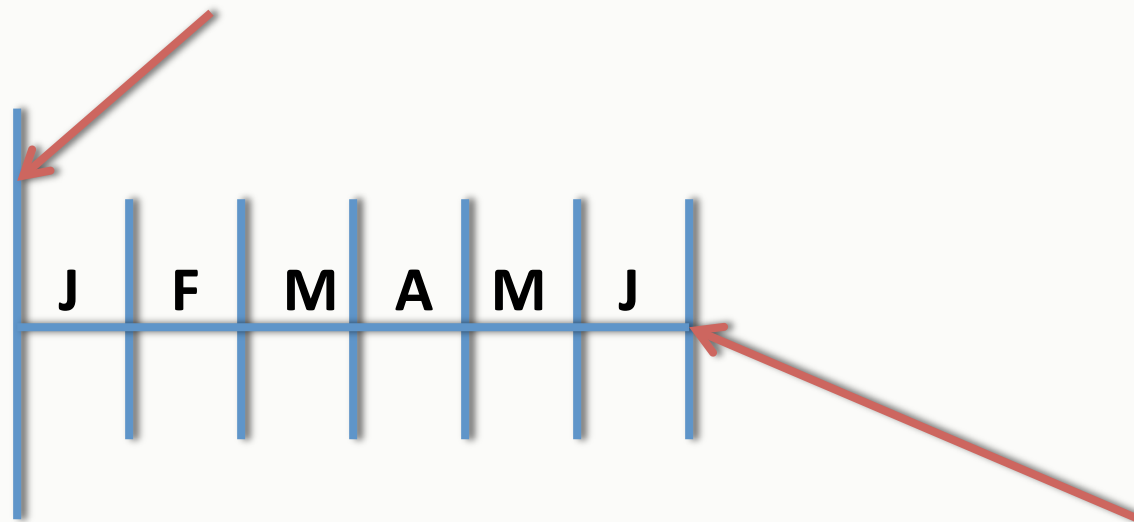


Waiver of Premium

Became disabled here, (January), insured must still pay premiums for the elimination or waiting period



If still disabled after the elimination period (in this example six months), those six months premiums will be returned to the insured (retroactive) and the insurance company will begin paying the premiums.

Remember, the longer the elimination period, the lower the premium for this rider.