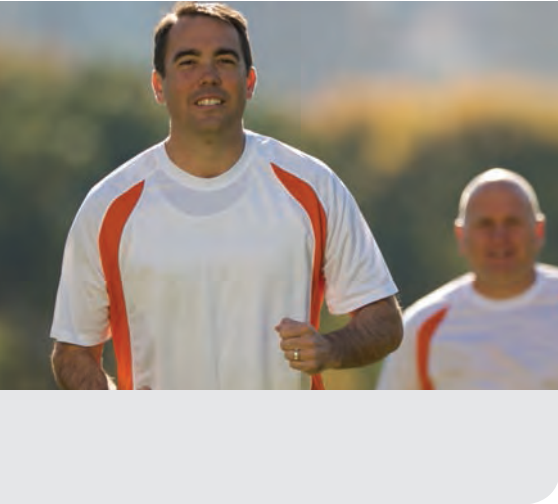


Waiver of Premium Rider

Chart a Course for the Long Run



Why is this coverage important?

You may think that since you aren't accident prone you don't need to worry about paying for your life insurance if you become disabled. However, accidents aren't the major culprit of disabilities - back injuries, cancer, heart disease and other illnesses cause the majority of long-term absences from work.¹

Our **Waiver of Premium Rider** allows you to keep your life insurance coverage and waive the monthly premiums if you become disabled, as defined in the rider, and aren't able to earn a paycheck.

How does the rider work?

This rider allows for the continuation of your life insurance policy but will waive the monthly premiums of the base policy, and any riders, after you have been totally disabled for four consecutive months*. The waiver continues throughout the duration of the disability.

How much does it cost?

The premium varies depending on your age and the amount of coverage you have. It is very likely that your monthly payment would be less than your monthly lunch budget.

What does total disability mean?*

Total disability is defined as either of the following:

- Your incapacity – because of bodily injury, disease, or mental disease – to engage in the principal duties of his or her occupation or profession for pay or profit during the first 24 months of the disability; thereafter, any occupation or profession for which you become reasonably suited by education, training, or experience.
- The total and irrecoverable loss of the sight of both eyes, or the use of both hands, or the use of both feet, or the use of one hand and one foot. Waiver of premium will be granted after loss of sight or limbs even though you may be able to engage in an occupation. The four month disability continuance does not apply to loss of sight or limbs.

¹ Council for Disability Awareness, 2013

continued on back →

What happens if my disability occurs again?

Any recurrence of the disability will be covered:

- Provided the original disability continued for at least four consecutive months, and
- Provided any recurrence is within 30 days of the initial recovery, and the recurrence is due to the same or related causes.

This rider terminates on the policy anniversary on which you are age 60. Such termination will not affect an eligible claim for a disability that occurred before the termination date.

Who is eligible?

Any employee under age 56 who is eligible for our Whole Life Insurance policy is eligible to apply for the Waiver of Premium Rider. **This rider is available to employees only.**

Exclusions*

This rider has exclusions and terms under which it may be continued in force or discontinued.

No monthly premium will be waived under the terms of this rider if total disability results from an intentionally self-inflicted injury, or from an act of war, declared or undeclared, while the insured is in the military service of any country.

To submit a claim, this rider and your policy must have been in force when the disability began.

*May vary by state



Take the first step and apply for the Waiver of Premium Rider today.

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.

Issued by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Administrative and Home Office: 20 Washington Avenue South, Minneapolis, MN 55401.
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