

GROUP UNIVERSAL LIFE INSURANCE

Underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, Iowa.



Waiver of Monthly Deductions for Total Disability Rider

Planning for an unexpected disability can help offer financial security.

This rider helps protect against the loss of coverage if the insured becomes totally disabled. Benefits are retroactive after a six-month waiting period¹ and continue for as long as the total disability lasts. The disability must begin prior to age 60 and while coverage (under this rider) is in force. This rider will be included on all contracts issued for insured employees and their insured family members who are age 0 through 55.

This benefit also applies to the monthly deductions for any coverage on insured dependents, however, this feature is only activated upon the employee's disability. Total monthly deduction is the cost of insurance for the contract, the administrative fee and certificate fee for the contract, as well as any rider charges.

Totally disability is the inability of the owner, because of bodily injury or disease to perform the material and substantial duties of his or her occupation. We will also recognize as total disability the owner's complete and irrevocable loss of any one of the following:

Sight of both eyes	Use of both hands or both feet	Use of one hand and one foot	Hearing in both ears
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The waiver of any total monthly deductions stops on the earliest of the following dates:

- The owner's total disability ends;
- The owner refuses to give us proof of continuing total disability;
- The owner refuses to be examined by a physician of our choice, at our expense; or
- The contract ends.

This rider will terminate on the earliest of:

- The Anniversary on or following the insured's 60th birthday, unless the owner is totally disabled prior to that date;
- The date that the rider or contract lapse for failure to pay premiums, subject to the grace period provision of the contract;
- The date a non forfeiture option under the contract, if any, becomes effective;
- The date the contract to which this rider is attached terminates;
- The date on which this rider is terminated upon the owner's written request; or
- The date the insured dies.

This is a brief summary of the Waiver of Monthly Deductions for Total Disability Rider benefits. Limitations and exclusions may apply. Refer to the rider and contract certificate for complete information.

¹ Varies by state.