

Waiver of Premium

1. Noun _____

2. Noun _____

3. Noun _____

Waiver of Premium

WAIVER OF PREMIUM BENEFIT FOR TOTAL DISABILITY

AUL will waive further premium payments for an Employee's Life Amount if he:

- 1) becomes Totally Disabled before [age 60] and while insured under this policy;
- 2) remains continuously Totally _____ Noun during the [12 month] Elimination Period;
- 3) submits and AUL receives proof of Total Disability within the three (3) months prior to the end of the Elimination Period;
- 4) submits and AUL receives acceptable proof of continuous Total _____ Noun [at least annually and as requested by AUL]; and
- 5) is under the Regular Attendance of a Physician.

AUL also may require that the Employee be examined:

- 1) at AUL's expense;
- 2) by a Physician of AUL's choice.]

The required amount of premium must continue to be received by AUL until AUL approves the request for Waiver of Premium Benefit for Total _____ Noun and the Elimination Period has been fulfilled.

