

Waiver of Premium

1. Noun
2. Noun
3. Noun

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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.

