

# WAIVER OF PREMIUM BENEFIT

## RIDER SUMMARY PAGE

Policy Series Q60000



### Peace of mind and cash benefits: Our insurance helps provide both

The Waiver of Premium Benefit Rider is for the named insured only. It is a part of the certificate and is subject to all certificate provisions.

Issue Ages: 18-59

### WAIVER OF PREMIUM BENEFIT

After the named insured is totally disabled for six continuous months, we will not require you to pay any premiums due on the certificate as long as the rider or certificate has not terminated prior to the named insured's total disability. The named insured must meet the definition of totally disabled, we must receive evidence, satisfactory to us, that the named insured remains totally disabled, and total disability:

- Commenced before the rider anniversary date following the named insured's 65th birthday,
- Began while the rider was in force, and
- Was continuous for six months or more.

**On what basis will premiums be waived?** Premiums due will be determined based on the frequency of premium payment in effect on the day total disability began. Premiums due after the named insured became totally disabled, but before we approve the required proof of total disability, must be paid. We will send written notice to the named insured advising whether we have approved the waiver of premiums and, if so, the amount of the premiums to be waived. After we approve the proof of total disability, we will refund any premiums paid during the preceding 12 months, provided such premiums were due after the named insured became totally disabled.



We will not refund any premiums waived under the rider.

We will stop waiving premiums at the earliest of:

- The date total disability ends,
- The date the named insured fails to furnish required proof of total disability,
- The date the rider or certificate terminates, or
- The certificate anniversary date following the named insured's 70th birthday (if the total disability began before the certificate anniversary date following the named insured's 60th birthday, we will waive premiums due under the certificate for the period that the named insured continues to be totally disabled. If such period extends to the certificate anniversary date following the named insured's 65th birthday, we will waive all further premiums due under the certificate).

Underwritten by:  
American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

Q60074



IC(7/19)

## DEFINITIONS

### TOTAL DISABILITY/TOTALLY DISABLED

If the named insured is employed, total disability means any disability that results from sickness or accidental injury and prevents the named insured from engaging in their job for a period of 90 consecutive days. During the first 24 months of total disability, total disability means the named insured is unable to engage in their job due to sickness or accidental injury. After the first 24 months of total disability, total disability means the named insured, due to sickness or accidental injury, is unable to engage in their job and unable to perform the substantial and material duties of any other job for which the named insured may become reasonably suited by education, training, or experience. If the named insured is not employed, total disability means any disability that results from sickness or accidental injury and prevents the named insured from performing two or more of the Activities of Daily Living (ADLs) without substantial assistance of another person for a period of 90 consecutive days.

Also, we will consider the named insured's total and permanent or irrevocable loss of:

- The sight of both eyes,
- The hearing of both ears,
- The use of both hands,
- The use of both feet, or
- The use of one hand and one foot

as a total disability, even if the named insured engages in any job.

### ACTIVITIES OF DAILY LIVING (ADLs)

Activities used in measuring the named insured's levels of personal functioning capacity. Normally, these activities are performed without substantial assistance, allowing the named insured personal independence in everyday living.

The ADLs are:

- **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- **Maintaining continence:** controlling urination and bowel movements, including the named insured's ability to use ostomy supplies or other devices such as catheters;
- **Transferring:** moving between a bed and a chair, or a bed and a wheelchair;
- **Dressing:** putting on and taking off all necessary items of clothing;
- **Toileting:** getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene; and
- **Eating:** performing all major tasks of getting food into the named insured's body.

### SUBSTANTIAL ASSISTANCE

Assistance from another party required to help the named insured perform an ADL, each and every time the named insured performs that activity, because of an inability to perform the entire activity alone with the supports and mechanical aids normally available to the named insured.

**REFER TO THE CERTIFICATE AND RIDER FOR COMPLETE DEFINITIONS,  
DETAILS, LIMITATIONS AND EXCLUSIONS.**



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