

Waiver of Premium Rider

Why is this coverage important?

A disability that prevents you from working can be a financial hardship for you and your family. You should have the security of knowing that your insurance policy will continue if you become disabled as defined in the rider.

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.

How does the rider work?*

This rider allows the continuation of your life insurance policy by waiving the monthly deductions of the base policy and any riders after the insured has been totally disabled for four consecutive months. The waiver continues throughout the duration of the disability.

Any recurrence of the disability will be covered:

- Provided the original disability continued for at least four consecutive months **and**
- 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 the insured is age 60. Such termination will not affect an eligible claim for disability occurring earlier.

How is total disability defined?*

Total disability is defined as either of the following:

- The insured's 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 the insured becomes 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 the insured may be able to engage in an occupation. The four month disability continuance does not apply to loss of sight or limbs.

Exclusions.*

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

How much does the rider cost?

Premiums vary depending on the age of the insured and the amount of coverage.

Annual Premium Per \$1,000

Age	Premium	Age	Premium
15	\$.30	36	\$.87
16	.31	37	.97
17	.31	38	1.07
18	.32	39	1.20
19	.32	40	1.33
20	.33	41	1.49
21	.33	42	1.63
22	.34	43	1.76
23	.34	44	1.91
24	.35	45	2.07
25	.35	46	2.28
26	.36	47	2.49
27	.37	48	2.70
28	.38	49	2.93
29	.42	50	3.14
30	.46	51	3.36
31	.49	52	3.59
32	.55	53	3.81
33	.62	54	4.04
34	.70	55	4.27
35	.78		

* May vary by state.

This rider has exclusions and terms under which it may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

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



www.ing.com/us www.ingemployeebenefits-us.com/payroll

Issued by ReliaStar Life Insurance Company, a member of ING.

Administrative & Home Office: 20 Washington Avenue South, Minneapolis, MN 55401.

Products and services offered through the ING family of companies.

WMD Rider #: NP-B-ORD-WOP-93-R (Form # may vary by state. Rider may not be available in all states.)

© 2006 ING North America Insurance Corporation

133410 PD.PPA.16-1 (2/06) WL-127 (2/046)

