

WAIVER OF PREMIUM

This provision is not available to any participant in Basic GTL or any Retired Employee.

We will continue Your life insurance benefits under the Policy without the further payment of life insurance premium if You are an Active Employee and become Totally Disabled, provided:

1. You are insured under the Policy and is in Active Service on or after the effective date of the Policy; and
2. You are under the age of 60; and
3. You provide Us with satisfactory written proof of Total Disability within 9 months after the date Your Active Service ended due to Total Disability; and
4. Your Total Disability has continued without interruption for at least 6 months; and
5. You are still Totally Disabled when You submit the proof of disability; and
6. all required premium has been paid.

The premium will be waived from the date We receive satisfactory written proof of Total Disability. Premium will continue to be waived provided You:

1. remain Totally Disabled; and
2. provide satisfactory written proof of continuing Total Disability upon request, but not more frequently than once every 3 months.

You are responsible for obtaining initial and continuing proof of Total Disability.

You will be covered for the amount of life insurance in force as of the date Total Disability commenced. This life insurance coverage will continue without the payment of premium until You are no longer Totally Disabled or You reach age 65, whichever occurs first.

We may have You examined at reasonable intervals during the period of claimed Total Disability. Continuation of life insurance under the Waiver of Premium provision shall end immediately and without notice if You refuse to be examined as and when required.

We will pay the amount of life insurance in force to Your beneficiary if You die before furnishing satisfactory proof of Total Disability, provided:

1. You die within one year from the date You became Totally Disabled; and
2. We receive proof that You were continuously Totally Disabled until the date of death; and
3. We receive proof of death.

If continuation of life insurance under the Waiver of Premium provision ceases, and You are employed by the Policyholder, Your life insurance will continue provided premium payments begin on the next premium due date.

If continuation of life insurance under the Waiver of Premium provision ceases, and You are no longer employed by the Policyholder, You may elect Portability or apply for an individual life insurance policy in accordance with the Conversion of Life Insurance provision of the Policy.