
Guaranteed Insurability Benefit Rider

This Rider provides you with the option of purchasing additional life insurance without providing new Evidence of Insurability.

When this Rider can be exercised

You may apply for additional life insurance within 31 days of any of the following option dates:

- 1) The date the Life Insured marries, or the date of the Life Insured's civil union (Quebec), or the date the Life Insured qualifies for common law status as per the Income Tax Act of Canada;
- 2) The date any living child is born to the Life Insured;
- 3) The date the Life Insured legally adopts a child under the age of 18; and
- 4) Each third Policy Anniversary of this Rider as long as the Life Insured is under Attained Age 56.

You may not apply for more than six (6) additional life insurance Policies under this Rider.

Your new Policy under this Rider

You may apply for additional life insurance on each option date, without providing Evidence of Insurability, subject to the following conditions:

- 1) You submit a Written Request to us
- 2) All Premiums are paid to the effective date of the Written Request
- 3) The Written Request is submitted prior the date this Rider expires as specified in your policy schedule

The new Policy issued under this Rider will be subject to the following conditions:

- 1) The new Policy will be a permanent plan we then offer for additional life insurance.
- 2) Policy Years under the new Policy will be calculated using the Policy Date of the new Policy.
- 3) The conditions and provisions of the new Policy will apply from the Coverage Date of the new Policy.
- 4) Any Evidence of Insurability as well as any exclusions that form part of this Policy on or before the date of the Written Request will also form part of the new Policy.
- 5) The Death Benefit of the new Policy cannot be greater than the Maximum Amount per Option
- 6) Optional benefits and Riders will not form part of the new Policy with the exception of any disability waiver of premium rider. If a disability waiver of premium rider forms part of this Policy:
 - a) A similar coverage, if available and subject to our approval, may be added to the new Policy provided Premiums for this Policy are not being waived.
 - b) If Premiums on this Policy are being waived, you may apply for a new Policy without a disability waiver of premium Rider, and the Premiums on the new Policy must be paid by you.

The Premiums for the new Policy will be based on:

- 1) The amount of insurance under the new Policy;
- 2) The Premium rates we then offer for the new insurance plan;
- 3) The Attained Age of the Life Insured at the time of application; and
- 4) The Life Insured's smoking status and Risk Classification specified in the policy schedule of this Policy.

Any additional life insurance applied for that exceeds the Total Maximum Amount is subject to Evidence of Insurability and our approval.

When this Rider ends

This Rider ends on the earliest of the following dates:

- 1) The date you apply for the sixth (6th) additional life insurance Policy under this Rider;
- 2) The date the sum of all additional life insurance policies exercised under this Rider equals the Total Maximum Amount;
- 3) The date this Rider expires as specified on your policy schedule;
- 4) The date you cancel this Rider;
- 5) The date the Life Insured dies; or
- 6) The date this Policy terminates.

Renewable and Convertible Term Rider

This Rider forms part of the Policy and is subject to its terms and provisions. Should any provisions of this Rider be inconsistent with any Policy provisions, the provisions of this Rider will prevail.

1 Terms used in this Rider

Beneficiary means the person or entity entitled to receive the Death Benefit when the Designated Life Insured under this Rider dies, as specified in the Policy Schedule. This may or may not be the same person as any Beneficiary named under the Policy to which this Rider is attached.

Coverage Anniversary means the same day and month as the Coverage Date in each subsequent calendar year.

Designated Life Insured under this Rider means the Life Insured on whose death the Death Benefit is payable. Your Coverage Option is specified in the Policy Schedule. This may or may not be the same person as the Designated Life Insured under the Policy to which this Rider is attached.

If your chosen Coverage Option is...	The Designated Life Insured is...
Single Life	The Life Insured
Joint First-to-die	The first Life insured to die

Life insured means any person whose life is insured under this Rider, as specified in the Policy Schedule. This may or may not be the same person as any Life Insured under the Policy to which this Rider is attached.

There are additional definitions provided in the Policy to which this Rider is attached.

2 When this Rider renews

Renewal dates and Premiums are specified in the Policy Schedule and are guaranteed for the duration of this Rider.

At each renewal date, we will renew this Rider automatically without requesting evidence of insurability, providing all Premiums have been paid to the renewal date.

If this Policy is still in force at the Policy Anniversary nearest the Life Insured's one hundred (100th) birthday, premium payments will no longer be required and Coverage will continue.

If this Policy jointly insures two or more people, the Attained Age of one hundred (100) will be calculated from the joint Insurance Age. At the Policy Anniversary nearest the Attained Age of one hundred (100), premium payments will no longer be required and Coverage will continue.

The Death Benefit will be held without interest until the benefit becomes payable.

3 When this Rider ends

Insurance under this Rider ends on the earliest of the following dates:

- The date the Designated Life Insured under this Rider dies;
- The date the Life Insured's new Policy takes effect under the Conversion Privilege, as described in provision **6**;
- The date the Life Insured's new Policy takes effect under the Survivor Privilege, as described in provision **5**;
- The effective date of your cancellation, as described in the Policy provision **Cancelling this Policy or any Rider attached to it**; and
- The date insurance ends under this Policy to which this Rider is attached, as described in the Policy provision **When this insurance ends**;

Renewable and Convertible Term Rider

4 Death Benefit

Upon the death of the Designated Life Insured, the Death Benefit specified in the Policy Schedule is payable to the Beneficiary subject to the terms and provisions of this Policy.

If your Coverage Option under this Rider is Joint First-to-die, and a second Life Insured dies within sixty (60) days of the first death, we will pay a supplementary Death Benefit to the Beneficiary provided that the surviving Life Insured has not exercised the Survivor Privilege described in provision 5. The supplementary Death Benefit payable will be equal to the Death Benefit under this Policy the day the Designated Life Insured died, excluding any Riders. We will not pay a Death Benefit for any subsequent deaths.

If two or more lives insured die at the same time, or under circumstances that make it uncertain who died first, we will deem a younger insured to have survived an older insured and the oldest such Life Insured will be deemed the Designated Life Insured.

5 Your Survivor Privileges

A surviving Life Insured may exercise a Survivor Privilege under either of the following circumstances.

5.1 The Designated Life Insured under the Policy dies

If any Life Insured under this Rider survives the Designated Life Insured under the Policy and a written request is submitted to us within sixty (60) days of the death of the Designated Life Insured under the Policy then the Life Insured under this Rider may;

1. Exercise the Conversion Privilege described in provision 6,
2. Continue Coverage as provided in this Rider in accordance with our Administrative Rules. The Premium will be modified to include the annual \$40 policy fee (\$3.60 per month if premiums are paid monthly).

5.2 The Designated Life Insured under this Rider dies

If your Coverage Option under this Rider is Joint First-to-die, the surviving Life Insured may exercise the Conversion Privilege described in provision 6, subject to the following conditions:

1. You must submit a written request to us within sixty (60) days of the death of the Designated Life Insured. The first Premium for the new Policy must also be paid within this period.
2. The Risk Classification of any lives insured under this Rider did not result in a Multiple extra premium or a Flat extra premium.

6 Your Conversion Privilege

You may convert all or part of the Death Benefit in this Rider to a permanent RBC Life Insurance Company Policy without evidence of insurability, subject to the following conditions:

1. You must submit a written request for conversion to us.
2. All Premiums are paid to the effective date of the conversion.
3. The conversion must occur prior to the Policy Anniversary nearest the Life Insured's seventy-first (71st) birthday. If your Coverage Option for this Rider is Joint First-to-die, the conversion for every Life Insured must occur prior to the Policy Anniversary nearest the oldest Life Insured's seventy-first (71st) birthday. The date your Conversion Privilege expires is specified in the Policy Schedule.
4. This Rider cannot be converted while Premiums are being waived under a Waiver of Premium Benefit Rider, unless the conversion takes place on the date your Conversion Privilege ends. In that event, the new Policy will be the permanent plan with the lowest annual Premium we offer you for conversion.
5. If you are converting the full amount of the Death Benefit of this Policy, this Policy will end on the date your new Policy takes effect under this Conversion Privilege.
6. If you are only converting part of the Death Benefit of this Policy, the non-converted portion will remain in force as per the terms and conditions of this policy.

Renewable and Convertible Term Rider

6.1 The new Policy issued under the Conversion Privilege

The following conditions will apply to the new Policy:

1. The new Policy will be any permanent life plan we then offer you for conversion. However, any Policy provision or Rider that provides for an increasing insurance risk amount without evidence of insurability will be excluded from the new plan.
2. Policy years under the new Policy will be calculated from the Policy Date of the new Policy.
3. The conditions and provisions of the new Policy will apply from the Coverage Date of the new Policy.
4. Any evidence of insurability as well as any exclusion that form a part of this Policy and Rider on or before the date of conversion will become part of the new Policy.
5. The Death Benefit under the new Policy cannot exceed the Death Benefit under this Rider at the time of conversion and is subject to the minimum amount we allow for the new plan of insurance.
6. If your Coverage Option is Joint First-to-die, you can convert it to either a new Joint First-to-die Policy or several Single Life policies. The Death Benefit under each new Single Life Policy cannot exceed the Death Benefit of this Rider divided by the number of Lives Insured under this Rider.
7. Riders may be included in the new Policy only with our consent, and may be subject to evidence of insurability.

6.2 How we calculate your new Policy Premiums under the Conversion Privilege

The premium rates applicable to each Life Insured under the new Policy will be based on the following:

- a) The amount of insurance under the new Policy;
- b) The Life Insured's Attained Age at the time of conversion;
- c) The premium rates then in effect for the new insurance plan;
- d) The Life Insured's applicable Class used in calculating the Premiums for the new Policy; and
- e) The Life Insured's Risk Classification used in calculating the Premiums for this Rider.

Renewable and Convertible Term Rider

7 Your Exchange Privilege

If this Rider is a Term 10 insurance plan, you may exchange all or part of the Death Benefit of this Rider for a RBC Life Insurance Company Term 15, Term 20 or Term 30 Rider without evidence of insurability, subject to the following conditions:

1. You must submit a written request for exchange to us.
2. All Premiums are paid to the effective date of the exchange.
3. The exchange must occur prior to the earlier of:
 - a) The fifth (5th) Coverage Anniversary, and
 - b) The Policy Anniversary nearest the Life Insured's :
 - i) Seventieth (70th) birthday to exchange to a Term 15
 - ii) Sixty fifth (65th) birthday to exchange to a Term 20
 - iii) Fifty fifth (55th) birthday to exchange to a Term 30

If your Coverage Option under this Rider is Joint First-to-die, the exchange for every Life Insured must occur prior to the earlier of:

- a) The fifth (5th) Coverage Anniversary, and
- b) The Policy Anniversary nearest the oldest Life Insured's :
 - i) Seventieth (70th) birthday to exchange to a Term 15
 - ii) Sixty fifth (65th) birthday to exchange to a Term 20
 - iii) Fifty fifth (55th) birthday to exchange to a Term 30

The date your Exchange Privilege expires is specified in the Policy Schedule. Certain options available under the Exchange Privilege will expire earlier than this date.

4. This Rider cannot be exchanged while Premiums are being waived under a Waiver of Premium Benefit Rider. This Exchange Privilege cannot be extended should it expire while this Policy is on waiver.
5. If you are exchanging the full amount of the Death Benefit of this Rider, then, this Rider will end on the date your new Rider takes effect under this Conversion Privilege.
6. If you are only exchanging part of the Death Benefit of this Rider, then, the non-converted portion of this Rider will continue as per the terms and conditions of this Rider.

7.1 The new Rider issued under the Exchange Privilege

The following conditions will apply to the new Rider:

1. The new Rider will be the selected Term 15, Term 20 or Term 30 Rider we offer at time of exchange.
2. Policy years under the new Rider will be calculated from the Coverage Date of the new Rider.
3. The conditions and provisions of the new Rider will apply from the Coverage Date of the new Rider.
4. Any evidence of insurability as well as any exclusion that form a part of this Policy and Rider on or before the date of exchange will become part of the new Rider.
5. The Death Benefit under the new Rider cannot exceed the Death Benefit under this Rider at the time of exchange and is subject to the minimum amount we allow for the new plan of insurance.
6. If your Coverage Option under this Rider is Joint First-to-die, you can exchange it for either a new Rider with a Joint First-to-die Coverage Option, or several Riders with a Single Life Coverage Options. The Death Benefit under each new Single Life Rider cannot exceed the Death Benefit of this Rider divided by the number of Lives Insured under this Rider.

Renewable and Convertible Term Rider

7.2 How we calculate your new Rider Premiums under the Exchange Privilege

The premium rates applicable to each Life Insured under the new Rider will be based on the following:

- a) The amount of insurance under the new Rider;
- b) The Life Insured's Attained Age at the time of exchange;
- c) The premium rates then in effect for the new insurance plan;
- d) The Life Insured's applicable Class used in calculating the Premiums for this Rider; and
- e) The Life Insured's Risk Classification used in calculating the Premiums for this Rider.

If the Preferred Classes under the new insurance plan differ from those available under this insurance plan, each Life Insured's premium rate under the new Rider will be based on the Class for which the underwriting criteria are most similar to the Class applicable under this Rider, as determined by us.

SAMPLE

Total Disability Waiver of Premium Benefit Rider

This Rider forms part of the Policy and is subject to its terms and provisions. Should any provisions of this Rider be inconsistent with any Policy provisions, the provisions of this Rider will prevail.

1 Terms used in this rider

Appropriate physician's care means the most appropriate treatment by a physician, according to existing standards of medical practice, for the injury or sickness which is the cause of the Life Insured's disability.

Injury means bodily harm, loss or damage sustained as a direct result of an accident while this Rider is in force.

Life insured means any person who is insured under this rider, as specified in the Policy Schedule.

Physician means an individual who is legally licensed to practice medicine or surgery in Canada or the United States, or other jurisdiction as we may approve and who is acting within the scope of his or her license. Physician is not you, the Life Insured or a relative or business associate of you or the Life Insured.

Sickness means any illness or disease that first manifests itself while this Rider is in force.

Total Disability or **Totally Disabled** means that, due directly to injury or sickness, the Life Insured is unable to perform the essential duties of his or her regular occupation, is not engaged in any other gainful occupation, and is receiving appropriate physician's care.

After the payment of Premiums has been waived for a period of twenty-four (24) months during any one period of Total Disability, then Total Disability means that, due directly to injury or sickness, the Life Insured is unable to engage in any gainful occupation for which he or she is reasonably fitted by education, training or experience, and continues to be under appropriate physician's care.

2 Waiver of Premium Benefit

When the Life Insured has been Totally Disabled for six (6) consecutive months, we will waive your monthly Premiums while the Life Insured is Totally Disabled, starting with the first monthly Premium due after the date Total Disability began. Total Disability must commence while this Rider is in force and prior to the Policy Anniversary following the Life Insured's sixtieth (60th) birthday.

3 Claiming the Waiver of Premium Benefit

We must receive written notice of claim within one hundred and eighty (180) days from the commencement of Total Disability and while:

- a) This rider is in force;
- b) The Life Insured is still living; and
- c) The Life Insured is Totally Disabled.

We must receive proof of the Life Insured's Total Disability before we will waive any Premium. We may also require proof of the continuance of Total Disability. We may require that a physician we have designated examine the Life Insured from time to time. We will notify you of this requirement in writing and pay for any examination.

4 When the Waiver of Premium Benefit begins and ends

We will waive your monthly Premiums starting with the first monthly Premium due after the date Total Disability began. If any such Premium has been paid, we will refund it. If your Premium payment frequency is annual, we will change it to a monthly Premium payment frequency.

Your Waiver of Premium Benefit will end on the Monthly Processing Day following the earliest of:

- a) The date the Life Insured is no longer Totally Disabled;
- b) The date we determine that the Life Insured has failed to attend a medical exam when we requested it; and
- c) The date we determine that the Life Insured has failed to provide proof that he or she is Totally Disabled when we requested it.

We will give you written notice of the date you must start paying Premiums again.

Total Disability Waiver of Premium Benefit Rider

5 Continuing Waiver of Premium beyond age sixty

If the Life Insured is Totally Disabled and we are waiving your monthly Premium at the Policy Anniversary nearest his or her sixtieth (60th) birthday, we will continue to waive your monthly Premium under the terms of this Rider while the Life Insured remains Totally Disabled and the policy remains in force.

6 When we will not waive your Premiums

We will not waive your monthly Premiums under the terms of this Rider if the Life Insured's Total Disability resulted either directly or indirectly from one of the following:

- a) Intentional self-inflicted injury, while sane or insane;
- b) The commission or attempted commission by the Life Insured of a criminal offence, whether charged or not, or provocation of an assault;
- c) Any event, illness or treatment related to the excessive use of alcohol, or related to the operation of heavy machinery, motor vehicle or other conveyance while under the influence of a concentration exceeding 80 milligrams of alcohol per 100 millilitres of blood;
- d) Any event, illness or treatment related to the chronic use of alcohol;
- e) Any event, illness, or treatment related to the voluntary ingestion of illegal drugs, to the misuse of prescribed or non-prescribed medication, or to the use, inhalation or ingestion of an illicit substance; or
- f) Poisoning in any form, or inhalation of gas or fumes, whether voluntary or involuntary.

We will not waive or refund any Premium that became due more than one year prior to your written notice of claim. If Total Disability begins during the grace period, as described in Policy provision **D 2**, and a Premium is in default, we will not waive the payment of that Premium.

7 When this Rider ends

Insurance under this Rider ends on the earliest of the following dates:

- a) The Policy Anniversary nearest the sixtieth (60th) birthday of the Life Insured under this Rider, unless the Life Insured is Totally Disabled and we are waiving Premiums at that time;
- b) The date the Life Insured under this Rider dies;
- c) The effective date of your cancellation, as described in Policy provision **F 5**; and
- d) The date insurance under this Policy ends, as described in Policy provision **B 3**.

Accidental Death Benefit Rider

This Rider forms part of the Policy and is subject to its terms and provisions. Should any provisions of this Rider be inconsistent with any Policy provisions, the provisions of this Rider will prevail.

1 Terms used in this Rider

Accident means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.

Life Insured means any person whose life is insured under this Rider, as specified in the Policy Schedule.

2 Accidental Death Benefit

We will pay the Accidental Death Benefit specified in the Policy Schedule to the Beneficiary upon the death of the Life Insured when the death occurs:

1. As a direct result of an Accident;
2. Within ninety (90) days of the Accident; and
3. Before the Policy Anniversary nearest the Life Insured's sixty-fifth (65th) birthday.

The Accidental Death Benefit is payable in addition to any other Death Benefit payable under this Policy.

If you reduce your Coverage under this Policy for a Life Insured to whom this Accidental Death Benefit applies, we reserve the right to reduce the amount of the Accidental Death Benefit applicable to that Life Insured in accordance with our administrative rules.

3 When we will not pay a benefit under this Rider

We will not pay the Accidental Death Benefit if the death of the Life Insured results, either directly or indirectly, from any of the following:

- a) Natural causes, illness or disease of any kind, or bodily or mental infirmity, or medical or surgical treatment;
- b) Suicide or intentionally self-inflicted injuries, whether sane or insane;
- c) The commission or attempted commission by the Life Insured of a criminal offence, whether charged or not, or provocation of an assault;
- d) Any event, illness or treatment related to the excessive use of alcohol, or related to the operation of heavy machinery, motor vehicle or other conveyance while under the influence of a concentration exceeding 80 milligrams of alcohol per 100 millilitres of blood;
- e) Any event, illness or treatment related to the chronic use of alcohol;
- f) Any event, illness or treatment related to the voluntary ingestion of illegal drugs, to the misuse of prescribed or non-prescribed medication, or to the use, inhalation or ingestion of an illicit substance;
- g) Poisoning in any form, or inhalation of gas or fumes, whether voluntary or involuntary;
- h) Injuries where there is no visible contusion or wound on the exterior of the body, except in the case of drowning or internal injuries revealed by an autopsy;
- i) Travel in an aircraft other than as a fare-paying passenger on an aircraft operated by a commercial airline on a regularly scheduled flight. Descent from an aircraft in flight will be deemed to be part of such a flight; or
- j) Riot, insurrection or war, whether declared or not; service as a combatant or non-combatant in the military, naval or air force of any country.

Accidental Death Benefit Rider

4 When this Rider ends

Insurance under this Rider ends on the earliest of the following dates:

- a) The Policy Anniversary nearest the sixty-fifth (65th) birthday of the Life Insured;
- b) The date the Life Insured dies;
- c) The effective date of your cancellation, as described in the Policy provision **Cancelling this Policy or any Rider attached to it**; and
- d) The date insurance under this Policy ends, as described in the Policy provision **When your insurance ends**.

SAMPLE

Children's Term Insurance Rider

This Rider forms part of the Policy and is subject to its terms and provisions. Should any provisions of this Rider be inconsistent with any Policy provisions, the provisions of this Rider will prevail.

1 Terms used in this Rider

Attained age means an Insured Child's Insurance Age plus the number of years from the Policy Date to the nearest Policy Anniversary.

Insured Child means any child who is at least fourteen (14) days old, and is:

- a) A child born to or legally adopted by any Life Insured, who has been named as a proposed Insured Child in the application for this Rider; or
- b) A child born to any Life Insured after the date of the application for this Rider; or
- c) A child legally adopted by any Life Insured after the date of the application for this Rider but prior to the Policy Anniversary nearest the child's twentieth (20th) birthday.

2 Children's Death Benefit

We will pay the Death Benefit to this Rider's Beneficiary when an Insured Child dies. The amount of the Death Benefit provided by this Rider is specified in the Policy Schedule.

If an Insured Child dies within thirty one (31) days of the expiry of this Rider, we will pay to this Rider's Beneficiary the amount of the Death Benefit previously in force under this Rider.

This payment will be subject to the terms and conditions of this Policy and will be made only after we receive evidence we consider sufficient to establish the death of the Insured Child.

3 If the Designated Life Insured dies

If the Designated Life Insured under the Policy dies while this Rider is in force, insurance under this Rider will end and each Insured Child will receive a paid-up insurance policy for the amount of insurance provided by this Rider. The paid-up insurance policy will continue until the Policy Anniversary nearest the child's twenty-fifth (25th) birthday.

4 Keeping us informed

Any child born or legally adopted while this Rider is in force is automatically covered from the age of 14 days upon written request advising us of the child's name and date of birth. The premium for this Rider does not change when additional children are insured.

5 Your conversion privilege

You may convert this Rider to a permanent RBC Life Insurance Company plan for any Insured Child, subject to the following conditions:

1. You must submit a written request for conversion to us at any time after the Insured Child's twentieth (20th) birthday, but no later than the Policy Anniversary nearest the Insured Child's twenty-fifth (25th) birthday.
2. The conversion must occur while this Rider is in force and all premiums are paid to the date of conversion.
3. No evidence of insurability will be required for the new Policy except as specified under provisions 5.1 and 5.3.

Children's Term Insurance Rider

5.1 The new Policy issued under the Conversion Privilege

Coverage for the Insured Child under this Rider will end on the date the new Policy takes effect under this Conversion Privilege. The following conditions will apply to the new Policy:

1. The new Policy will be any permanent life plan we then offer you for conversion. However, any Policy provision or Rider that provides for an increasing insurance risk amount without evidence of insurability will be excluded from the new plan.
2. Policy Years under the new Policy will be calculated from the Policy Date of the new Policy.
3. The conditions and provisions of the new Policy will apply from the Coverage Date of the new Policy.
4. Any evidence of insurability as well as any exclusion that form a part of this Rider on or before the date of conversion will become part of the new Policy.
5. Riders may be included in the new Policy only with our consent, and may be subject to evidence of insurability. Any Waiver of Premium Benefit payable under this Policy will not apply to the new Policy.

5.2 The Death Benefit under the new Policy

1. The Death Benefit under the new policy cannot exceed the lesser of (a) ten (10) times the amount of term insurance in force under this Rider and (b) \$150,000.
2. The Death Benefit under the new policy cannot be less than the minimum amount we allow for the new plan of insurance.
3. Conversions for all Child Term Riders issued by us on any Insured Child will not exceed \$150,000.

5.3 How we calculate your new Policy Premiums under the Conversion Privilege

The premium rates applicable to the Insured Child under the new Policy will be based on the following:

- a) The amount of insurance under the new Policy;
- b) The Insured Child's Attained Age at the time of conversion;
- c) The premium rates then in effect for the new insurance plan; and
- d) The Insured Child's applicable Class used in calculating the Premiums for the new Policy.

The Insured Child's applicable Class will be the Standard Smoker Class unless you submit evidence we consider satisfactory as to the smoking habit of the Insured Child, including our then current Non-Smoking Declaration. The Insured Child must meet our definition of a Non-Smoker at the time of the request.

6 When this Rider ends

Insurance for any Insured Child under this Rider ends on the earliest of the following dates:

- a) The Policy Anniversary nearest the child's twenty-fifth (25th) birthday;
- b) The date the child is approved for a new Policy under the conversion privilege;
- c) The date the child dies;
- d) The effective date of your cancellation, as described in the Policy provision **Cancelling this Policy or any Rider attached to it**; and
- e) The date insurance under this Policy ends, as described in the Policy provision **When your insurance ends**.

Payor Death and Disability Waiver of Premium Benefit Rider

This Rider forms part of the Policy and is subject to its terms and provisions. Should any provisions of this Rider be inconsistent with any Policy provisions, the provisions of this Rider will prevail.

1 Terms used in this rider

Appropriate physician's care means the most appropriate treatment by a physician, according to existing standards of medical practice, for the injury or sickness which is the cause of the Payor's disability.

Injury means bodily harm, loss or damage sustained as a direct result of an accident while this Rider is in force.

Payor means the person named in the Policy Schedule, who is insured under this Rider for as long as he or she is paying the Policy Premiums.

Physician means an individual who is legally licensed to practice medicine or surgery in Canada or the United States, or other jurisdiction as we may approve and who is acting within the scope of his or her license. Physician is not you, the Life Insured or a relative or business associate of you or the Life Insured.

Sickness means any illness or disease that first manifests itself while this Rider is in force.

Total Disability or **Totally Disabled** means that, due directly to injury or sickness, the Payor is unable to perform the essential duties of his or her regular occupation, is not engaged in any other gainful occupation, and is receiving appropriate physician's care.

After the payment of Premiums has been waived for a period of twenty-four (24) months during any one period of Total Disability, then Total Disability means that, due directly to injury or sickness, the Payor is unable to engage in any gainful occupation for which he or she is reasonably fitted by education, training or experience, and continues to be under appropriate physician's care.

2 Waiver of Premium on Death Benefit

Upon the death of the Payor, we will waive your monthly Premiums while this Policy remains in force.

We will waive your monthly Premiums starting with the first monthly Premium due after the date the Payor dies, in accordance with the premium payment frequency in effect at that time. If any such premium has been paid, we will refund it to the Payor's estate.

3 Claiming the Waiver of Premium Benefit on death

The Waiver of Premium Benefit on death will be subject to the same terms and conditions that are applicable to our evaluation of a claim on the death of the Designated Life Insured under provision **C 3** of this Policy.

4 When we will not waive the Waiver of Premium on Death Benefit

We will not waive your monthly Premiums if the Payor commits suicide, while sane or insane, within two (2) years from the Policy Date or any reinstatement date.

5 Waiver of Premium on Disability Benefit

When the Payor has been Totally Disabled for six (6) consecutive months, we will waive your monthly Premiums on your behalf while the Payor continues to be Totally Disabled, starting with the first monthly Premium due after the date Total Disability began. Total Disability must commence while this Rider is in force and prior to the Policy Anniversary following the Payor's sixtieth (60th) birthday.

6 Claiming the Waiver of Premium Benefit on Disability

We must receive written notice of claim for this Rider within one hundred and eighty (180) days from the commencement of Total Disability and while:

- a) This Rider is in force;
- b) The Payor is still living; and
- c) The Payor is Totally Disabled.

We must receive proof of the Payor's Total Disability before we will waive any Premium. We may also require proof of the continuance of Total Disability. We may require that a physician we have designated examine the Payor from time to time. We will notify you of this requirement in writing and pay for any examination.

Payor Death and Disability Waiver of Premium Benefit Rider

7 When your Waiver of Premium Benefit on Disability begins and ends

We will waive your monthly Premiums starting with the first monthly Premium due after the date Total Disability began. If any such Premium has been paid, we will refund it. If your Premium payment frequency is annual, we will change it to a monthly Premium payment frequency.

Your Waiver of Premium benefit on Total Disability will end on the Monthly Processing Day following the earliest of:

- a) The date the Payor is no longer Totally Disabled;
- b) The date we determine that the Payor has failed to attend a medical exam when we requested it; and
- c) The date we determine that the Payor has failed to provide proof that he or she is Totally Disabled when we requested it.

We will give you written notice of the date you must start paying Premiums again.

8 Continuing your Waiver of Premium Benefit on Disability beyond age sixty

If the Payor is Totally Disabled and we are waiving your monthly Premium at the Policy Anniversary nearest his or her sixtieth (60th) birthday, we will continue to waive your monthly Premium under the terms of this Rider while the Payor remains Totally Disabled and the Policy remains in force.

9 When we will not waive the Waiver of Premium on Disability Benefit

We will not waive your monthly Premiums if the Payor's Total Disability resulted either directly or indirectly from one of the following:

- a) Intentional self-inflicted injury, while sane or insane;
- b) The commission or attempted commission by the Payor of a criminal offence, whether charged or not, or provocation of an assault;
- c) Any event, illness or treatment related to the excessive use of alcohol, or related to the operation of heavy machinery, motor vehicle or other conveyance while under the influence of a concentration exceeding 80 milligrams of alcohol per 100 millilitres of blood;
- d) Any event, illness or treatment related to the chronic use of alcohol;
- e) Any event, illness, or treatment related to the voluntary ingestion of illegal drugs, to the misuse of prescribed or non-prescribed medication, or to the use, inhalation or ingestion of an illicit substance; or
- f) Poisoning in any form, or inhalation of gas or fumes, whether voluntary or involuntary.

We will not waive or refund any Premium that became due more than one year prior to your written notice of claim. If the Payor's Total Disability begins, or the Payor's death occurs, during the grace period and a Premium is in default, we will not waive the payment of that Premium.

10 When this Rider ends

Insurance under this Rider ends on the earliest of the following dates:

- a) The Policy Anniversary nearest the sixtieth (60th) birthday of the Payor under this Rider, unless the Payor is Totally Disabled and we are waiving Premiums at that time;
- b) The Monthly Processing Day following the date the Payor is no longer the person who pays the Premiums for this Policy. You are required to advise us of this date;
- c) The effective date of your cancellation, as described in Policy provision **F 5**; and
- d) The date insurance under this Policy ends, as described in Policy provision **B 3**.