

# Waiver riders to provide extra benefits in case of a disability

Issued by **Accordia Life and Annuity Company**



**About 3 in 10 people** entering the workforce today will become disabled before retiring.<sup>1</sup> The following riders may help you maintain your life insurance coverage at a time when a disability may adversely impact income. You have the option to choose either of these two riders. Talk to your insurance professional about which option works best for you. Please note: These riders are not replacements for disability insurance; they are designed to protect your life insurance coverage in the event of disability.

## Waiver of Monthly Deductions Rider

**HOW IT WORKS** This rider is most commonly used if you bought your life insurance policy primarily for the death benefit. This rider is commonly used in universal life insurance policies to help keep your policy in force in the event of disability.

With this rider, all monthly policy deductions (expense charge, monthly policy charge, cost of insurance charge and any rider charges) will be waived if the insured becomes totally disabled for at least six months, and before the policy anniversary nearest their 65th birthday.

**HOW TO GET IT** The rider is available at policy issue, with charges deducted until age 65.

Form ICC13-ULWMD-E14 or ULWMD-E14

## Waiver of Specified Premium Rider

**HOW IT WORKS** This rider is useful if you plan to build and use your policy's cash value. When you purchase this rider, you will establish within certain limitations, a specified monthly premium amount for the purpose of the rider. If the insured is disabled for six continuous months, we'll credit your policy the specified amount of premium. Essentially, your policy has the potential to continue building cash values during this period of disability.

**HOW TO GET IT** The rider is available at policy issue, with charges deducted until age 65.

Form ICC13-ULWSP-E14 or ULWSP-E14

<sup>1</sup>Social Security Basic Facts July 2013

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