

## Part B

### 20-Year Premium Refund Rider

**This rider is optional and is in force if elected by the policyholder, as indicated in the Schedule of Benefits, and all regular premium payments have been made.**

#### **Benefit**

While this rider is in force and after twenty (20) consecutive years of coverage without any benefit payment, the Insurer will refund seventy-five percent (75%) of the premiums paid during that period.

Payment of the premium refund to the beneficiary begins a new coverage period without benefit payment.

#### **Limitations**

If the basic Disability Insurance coverage amount is reduced by more than twenty-five percent (25%) at the policyholder's request, the premium that would have been payable if such reduction had applied from the start of the refund period will be considered to have been the premium paid from the start of the refund period.

#### **Termination of Coverage**

This rider terminates at the earliest of the following dates:

- The date a written request to this effect is received from the Insured or the date stipulated in that request, if later than the date of receipt;
- The date the grace period for premium payment expires;
- The date on which a benefit is paid and less than 20 years remain on the *policy*.

#### **General Provisions**

The definitions, limitations and exclusions of this 20-Year Premium Refund rider apply in addition to those indicated in the General Provisions of the *policy*. The General Provisions of the *policy* govern this coverage when they are relevant and compatible with its terms.