



Total Disability Rider

The Total Disability Rider is offered as optional coverage with Term Plus life insurance policies.

It is considered to be a **credit protection benefit**, not income replacement. The benefit is a monthly indemnity to cover loan payments and other debts in the event of total disability to **help maintain your financial commitments and relieve worries**.

2 options are available:

- With guarantee – proof of loan upon purchase: guarantees monthly indemnity payments up to \$2,000
- Without guarantee – proof of loan when filing a claim

Indemnity periods:

- 2 years, 5 years, and up to age 65.

Eligibility:

- Be 18 to 60 years of age
 - Covered under Term Plus life insurance
 - Work at least 21 hours per week
 - Work 8 months or more a year for at least 21 hours per week
- Premiums for the Total Disability Rider are level and guaranteed, and payable for the entire duration of the benefit.

Eligible Loans Covered:

- Mortgage loan or mortgage line of credit
- Personal loan or personal line of credit
- Student loan
- Loan for investment purposes
- Loan for the purchase or lease of an automobile, motorcycle, boat or recreational vehicle
- Commercial loan

Contact your Beneva sales representative for further details.