

## Supplementary Rider Contract for eXTRA *disability income*

This supplementary rider contract should be read together with the General Provisions for Life Insurance.

### 1. What do we pay?

- 1.1 eXTRA *disability income* pays out sum insured as the yearly income benefit on the diagnosis of total and permanent disability of the life insured for the first time during the policy term.
- 1.2 The income benefit is paid yearly starting from the first policy anniversary after the date of disability and subsequently, on each policy anniversary until one of the following first occurs:
  - a) the life insured recovers from the disability;
  - b) subject to sub-clause c below, the policy anniversary immediately before the life insured reaches age 71or
  - c) if the life insured is already age 65 and above at the time the first yearly income benefit is paid, the day the fifth payment is made, even if the life insured has turned age 71 in the meantime.
- 1.3 eXTRA *disability income* is a non-participating policy. At expiry date, if we have not paid out any claims, the policy will end and no benefits will be payable.

### 2. Termination of benefits

This supplementary rider contract ends when any of the following events happens:

- a. The basic policy ends;
- b. When the life insured reaches age 71, subject to Clause 1.2c above;
- c. The premium is not paid on time;
- d. At the expiry date or
- e. You write in to terminate the policy.