



## Waiver of Premium (WP)

### Why a WP Rider?

You want to make sure that your important life insurance coverage will remain in place if you are not able to make premium payments because you have become disabled.

A WP Rider<sup>1</sup> is a provision that pays the premium for the insured during a period of disability. It also waives your rider premiums.

- The waiver of premium for disability remains in effect as long as the insured is disabled.<sup>2</sup>
- Purchasing a waiver of premium rider can offer the additional benefit that your life insurance policy won't lapse.
- It avoids cancellation of the policy due to nonpayment of premiums.

Available with insurance policies:

- **Cash Value Whole Life**  
*Issue Ages: 0 - 55*  
*Protection to Age 65*
  - Pay to 100
  - Pay to 75
  - 10 Pay
  - 20 Pay
- **Term Life**  
*Issue Ages: 18 - 55*  
*Protection to Age 65*
  - 10-, 20-, 30-Year Level Premium

Riders are additional benefits added to an insurance policy that require an additional premium payment. Riders can customize a life insurance policy to address specific needs or concerns.

Products/features may not be available in all states. 1) 17RI-WP Series. 2) See rider form for limitations.

#### SPEAK TO AN AGENT TODAY!

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 800-344-6273 | sales@1891FinancialLife.com | [1891FinancialLife.com](https://www.1891FinancialLife.com)



financial life



### BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

### THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

**Speak to an Agent Today!**

Call 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)