

ACCIDENTAL DEATH BENEFIT RIDER

BENEFIT - When we receive proof that the Insured died while this rider was in force and that death resulted directly and independently of all other causes from accidental bodily injury, we will pay to the beneficiary the amount shown for this benefit on the data page(s). This amount will be in addition to all other benefits provided by this policy.

EXCLUSIONS - This benefit will not be paid if death resulted from any of the following:

- (a) injuries intentionally self-inflicted while sane or insane;
- (b) injuries resulting from the commission of a felony by the Insured;
- (c) injuries resulting from operating, riding in or descending from any kind of aircraft if the Insured:
 - (1) is a pilot, officer or member of the crew;
 - (2) is being flown for the purpose of descent from the aircraft while in flight;
 - (3) is giving or receiving any kind of training or instruction; or
 - (4) has any duties aboard the aircraft;
- (d) injuries resulting from an act of declared or undeclared war;
- (e) bodily or mental infirmity;
- (f) the voluntary taking of any poison or voluntary asphyxiation by carbon monoxide; or
- (g) the voluntary taking of any drug, narcotic or hallucinogen other than one prescribed by a physician as medication for the Insured; or
- (h) injuries sustained as a result of the Insured's intoxication.

INCONTESTABILITY - We will not contest the validity of this rider after it has been in force during the lifetime of the Insured for two years from its date of issue. The date of issue of this rider is the date of issue of this policy or the effective date shown for this rider on the data page(s) if added later.

TERMINATION - This rider will terminate at the end of:

- (a) the years payable for this rider shown on the data page(s); or
- (b) the grace period of an unpaid premium for this policy.

This rider may also be terminated by written request of the owner and return of this policy to us. The premium for this policy will then be reduced by the amount of the premium shown for this rider on the data page(s).

GENERAL - If you have chosen a method for payment of the policy proceeds, that method will apply to any amount payable under this rider unless you have specified otherwise.

This rider is a part of the policy to which it is attached. It is subject to all of the policy provisions which are not inconsistent with the rider provisions. The premium and years payable for this rider are shown on the data page(s).

United of Omaha Life Insurance Company



M. James Hartlieb
Corporate Secretary