

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

CASH BENEFIT RIDER

The premium you paid and the application you completed have put this rider in force as of the Rider Date. This rider is made a part of the policy to which it is attached. It is subject to all parts of your policy not in conflict with this rider. In the event of a conflict between this rider and any other provision of your policy, this rider will control.

Rider Date (same as the *policy effective date*)

NOTICE

This rider is only available at the time you applied for your policy. If this rider is included as part of your coverage, you cannot later choose to cancel it or to remove it from your policy.

CASH BENEFIT

If you meet your policy's ELIGIBILITY FOR THE PAYMENT OF BENEFITS section requirements, you may elect to receive the monthly cash benefit shown on the policy schedule in place of any other benefit for which you qualify under your policy. The cash benefit is a fixed indemnity benefit that we will pay in advance, at the start of each *month*, regardless of the actual expenses you incur.

You do not need to satisfy your policy's *elimination period* to receive the cash benefit. However, any days on which we waive the *elimination period* for the cash benefit cannot be used to satisfy the *elimination period* for other policy benefits. If you switch from the cash benefit to another policy benefit, you must still satisfy the *elimination period* applicable to the other policy benefit.

If you are eligible for the cash benefit for less than an entire *month*, we will pay a pro rata benefit for that *month* based on the actual number of days that you meet the ELIGIBILITY FOR THE PAYMENT OF BENEFITS section requirements. We will assume that a month consists of 30 days regardless of the actual number of days in a month. We reserve the right to require an *assessment* and a new *plan of care* at least once every 90 days while you are receiving the cash benefit.

We will not pay the cash benefit if you are located outside of the United States, its possessions or territories, Canada, or the United Kingdom at the time you are eligible for the cash benefit.

The cash benefit will end on the date the first of the following events occurs:

- (a) you no longer meet your policy's ELIGIBILITY FOR THE PAYMENT OF BENEFITS section requirements;
- (b) we receive notice from you that you elect to discontinue receiving the cash benefit;
- (c) we receive notice from you that you wish to switch to another policy benefit; or
- (d) your *policy limit* has been reduced to zero.

EFFECT ON OTHER BENEFITS

We will not pay the cash benefit if you are receiving any other policy benefits. You may elect to discontinue receiving the cash benefit in favor of receiving other benefits for which you may qualify by

sending us a written request. However, any cash benefit that we have paid in advance will be deducted from any future benefits payable under your policy.

TERMINATION

This rider will end on the date your policy ends.

IMPORTANT NOTICE: The cash benefit is a fixed amount indemnity benefit paid without regard to the actual expenses you incur. Total benefits paid under your policy in excess of the daily limit described in Section 7702B(d)(2) of the Internal Revenue Code of 1986 may be considered taxable income. For more information, we advise you to consult a tax advisor.

Mutual of Omaha Insurance Company


Corporate Secretary