

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

COMPOUND INFLATION PROTECTION - LIFETIME 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 (the effective date for this rider is shown on the policy schedule)

Rider Premium (amount is shown on the policy schedule)

COMPOUND INFLATION PROTECTION - LIFETIME BENEFIT

This rider increases the benefit amounts of your policy each year. The percentage by which your benefits will increase is shown on the policy schedule. This compound inflation protection will increase your benefits as follows:

On each *policy anniversary date*, we will increase your then existing *maximum monthly benefit* by the increase percentage shown on the policy schedule.

On each *policy anniversary date*, we will increase your *policy limit* by the increase percentage shown on the policy schedule.

If you add this rider to your coverage after the *policy effective date*, increases in your *maximum monthly benefit* and *policy limit* will begin on the *policy anniversary date* that occurs on or next follows the Rider Date.

EFFECT ON BENEFITS

These benefit increases will:

- (a) continue regardless of your age, changes in health, claims status, or length of time you have been insured under your policy so long as this rider and your policy remain in effect;
- (b) be effective on each *policy anniversary date* even if you are receiving benefits; and
- (c) be rounded up or down to the nearest whole dollar.

These increases in benefits will not be determined by the actual amount of future inflation. The actual increases in benefits under your policy are a fixed amount which may be greater or less than the amount of inflation.

EFFECT ON PREMIUMS

Your premium will not change solely because of these annual benefit increases. However, premiums may still increase for all members of your *class* as described in the **Premiums Can Change** provision of your policy.

TERMINATION

VOLUNTARY TERMINATION

If you request that we remove this inflation protection benefit from your policy:

- (a) your benefit amounts will remain at the level they were as of the effective date of your request; and
- (b) your premium will change to equal the amount that would be charged for your coverage at the time you terminate this rider, based on your original *issue age*.

AUTOMATIC TERMINATION

This rider will end on the earliest of the date:

- (a) benefits continue under the EXTENSION OF BENEFITS section of your policy;
- (b) your policy continues in force under the terms of any nonforfeiture benefit; or
- (c) your policy ends.

Mutual of Omaha Insurance Company

Corporate Secretary