

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

JOINT WAIVER OF PREMIUM 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*)

Rider Premium (amount is shown on the policy schedule)

JOINT WAIVER OF PREMIUM

We will waive the payment of your premium when your *partner* qualifies for the waiver of premium benefit under his or her policy. We will waive your premium for as long as your *partner's* premium continues to be waived. This waiver of premium benefit is only available if both you and your *partner* are covered under separate, in force Mutual of Omaha Insurance Company long-term care policies, series LTC13, and each of you has this rider in force.

If we increase the premium for your policy because you purchase additional coverage after the *policy effective date*, such as an increased level of inflation protection, you must pay the amount of the premium increase until the 10th anniversary of the effective date of the increase. Afterwards, we will waive the increased amount.

For the purposes of this rider, your *partner* must have been your *partner* on the date you applied for your policy.

The premium payment mode you selected does not affect the waiver of premium start date. However, we will not refund the portion of any premium you paid after the waiver of premium start date. If a surplus of premium exists because it was paid after the waiver of premium start date, we will credit such premium towards future premium payments, if any, that become due when and if waiver ends.

Waiver of premium will end when your *partner's* waiver of premium ends or your *partner's policy limit* has been reduced to zero, whichever occurs first. Once waiver of premium ends, you must resume paying premiums to keep your policy in force.

TERMINATION

This rider will end on the earliest of the date:

- (a) we receive your written request to terminate this rider;
- (b) we receive your *partner's* written request to terminate the Waiver of Premium Rider attached to his or her policy;
- (c) you or your *partner* no longer meet the definition of a *partner*;
- (d) benefits are continued under the EXTENSION OF BENEFITS section of your policy;
- (e) your policy or your *partner's* policy continues in force under the terms of any nonforfeiture benefit; or
- (f) your policy or your *partner's* policy ends.

If you and your *partner* end your relationship as *partners*, you must notify us within 90 days of the date your relationship has ended.

Mutual of Omaha Insurance Company

Corporate Secretary