

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

RETURN OF PREMIUM AT DEATH (MINUS CLAIMS PAID) 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*)

Rider Premium (amount is shown on the policy schedule)

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.

RETURN OF PREMIUM AT DEATH (MINUS CLAIMS PAID) BENEFIT

If we receive satisfactory proof that you died while your policy was in force, we will refund the total amount of premiums paid for your policy, minus all benefits paid, from the *policy effective date* up to the date of your death.

Payment will not include interest, any benefits paid under your policy, any waived premiums, or any premium that we return under the **Refund of Premium** provision in your policy. We will pay this benefit in one lump sum to your *beneficiary*. If your *beneficiary* is dead, or cannot be located, we will pay this benefit to your estate.

We will return premium after we have processed all claims for benefits under your policy. If a claim is filed after we have returned premiums, we will reduce any benefits payable by the amount of premium returned.

We will not pay this benefit if you die while either this rider or your policy is not in force.

TERMINATION

This rider will end on the earlier of the date:

- (a) your policy continues in force under the terms of any nonforfeiture benefit; or
- (b) your policy ends.

IMPORTANT NOTICE: Payment of this benefit may be considered taxable income for your *beneficiary* or estate. For more information, we advise you to consult a tax advisor.

Mutual of Omaha Insurance Company

Corporate Secretary