

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

SECURITY 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)

SECURITY BENEFIT

If you are receiving benefits under your policy, and your *partner* is alive, we will pay you an additional cash benefit, without reducing your *policy limit*.

The additional benefit will equal the security benefit percentage shown on the policy schedule times the monthly benefit we pay you for *covered services* you receive. However, we will not pay the security benefit if you are receiving benefits under any Cash Benefit Rider that may be attached to your policy.

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

The security benefit will end on the date this rider ends, the date you are no longer receiving benefits under your policy, or the date your *policy limit* has been reduced to zero, whichever occurs first.

TERMINATION

This rider will end on the earliest of the date:

- (a) we receive your written request to terminate this rider;
- (b) your policy continues in force under the terms of any nonforfeiture benefit;
- (c) your *partner* dies;
- (d) you or your *partner* no longer meet the definition of a *partner*; or
- (e) your policy terminates.

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

IMPORTANT NOTICE: The security 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