

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

THREE TIMES THE MAXIMUM MONTHLY BENEFIT 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.

THREE TIMES THE MAXIMUM MONTHLY BENEFIT 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 premium paid for your policy, but no more than three times your *maximum monthly benefit*, minus all benefits paid, from the effective date of this benefit up to the date of your death. Your policy must remain in force for the length of the qualification period specified in the policy schedule in order for you to receive benefits under this rider.

For the purposes of this rider, the *maximum monthly benefit* is the lesser of:

- (a) your initial *maximum monthly benefit*; or
- (b) your most recent *maximum monthly benefit* excluding, for the purposes of this rider, the whole amount of any inflation protection increases that you may have received.

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 your death occurs 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