

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

RETURN OF PREMIUM BENEFIT RIDER

The premium you paid and the application you completed 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 date* if no date is shown)

Rider Premium (included in the policy premium if no amount is shown)

RETURN OF PREMIUM BENEFIT

We will pay a lump sum return of premium benefit if your policy terminates for any reason other than your accidental death, including, but not limited to:

- (a) lapse of your policy because premium was not paid before the end of the grace period; and
- (b) your non-accidental death.

The return of premium benefit will be a percentage of all the premiums you paid, minus the amount of any claims we paid under your policy and attached riders. This percentage is based on the number of years this rider has been in force, as shown in the table in the PERCENTAGE OF PREMIUM RETURNED section.

NOTICE REGARDING LAPSE AND REINSTATEMENT

If your policy lapses because you did not pay the required premium before the end of the grace period, we may, under certain circumstances, reinstate your policy as described in the **Reinstatement** provision of your policy. This rider, however, cannot be reinstated. If your policy lapses, we will automatically pay any return of premium benefit that may be due. This rider will then terminate.

TERMINATION

This rider will terminate on the earliest of:

- (a) the date we pay the return of premium benefit;
- (b) the date we pay an accidental death benefit on any *insured person*;
- (c) the date your policy terminates; or
- (d) the date we receive your written or verbal request to cancel this rider, or any future date you specify in your request.

PERCENTAGE OF PREMIUM RETURNED

The following table lists the percentage of premium that will be returned. Any claims paid under your policy and attached riders will be subtracted from this percentage of premium. We will calculate your return of premium benefit using this formula:

(Premiums Paid) *multiplied by* (Percentage from Table) *minus* (Any Claims Paid) *equals* (Return of Premium Benefit)

The Rider Has Been In Force For	Percentage of Premium Returned
1 year	0%
2 years	0%
3 years	0%
4 years	1%
5 years	4%
6 years	8%
7 years	12%
8 years	15%
9 years	18%
10 years	21%
11 years	23%
12 years	26%
13 years	29%
14 years	31%
15 years	34%
16 years	36%
17 years	38%
18 years	41%
19 years	43%
20 years	45%
21 years	49%
22 years	53%
23 years	57%
24 years	61%
25 years	65%
26 years	72%
27 years	79%
28 years	86%
29 years	93%
30+ years	100%

Mutual of Omaha Insurance Company