

**United of Omaha Life Insurance Company**

**COMMON CARRIER ACCIDENTAL DEATH BENEFIT RIDER**

*This Rider is part of the policy to which it is attached. It is subject to all of the policy provisions which are not inconsistent with this Rider's provisions. This Rider's effective date is the policy's date of issue.*

**The following provision is hereby added to the *POLICY BENEFITS* section:**

**Common Carrier Accidental Death Benefit**

If the Annuitant dies from bodily injury sustained in a common carrier accident, we will pay the beneficiary double the amount that would otherwise be payable upon death. If both joint Annuitants die simultaneously, we will pay this amount to the beneficiary only once. "Common carrier" means any public conveyance by land, air or water that is operated primarily for passenger service. The Annuitant must sustain the accidental bodily injury while riding as a passenger and not as an operator or crew member.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 90 days of the date of the accident.

We will not pay the common carrier accidental death benefit if death results from:

- (a) suicide, while sane or insane;
- (b) an act of declared or undeclared war;
- (c) injury received while intoxicated. Intoxication means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in your state of residence.
- (d) injury received while under the influence of any controlled substance, unless administered on the advice of a Physician; or
- (e) injury received while committing or attempting to commit a felony or being engaged in an illegal occupation.

The policy and any Riders will end when this benefit is paid.

**United of Omaha Life Insurance Company**

  
Corporate Secretary