

UNITED OF OMAHA LIFE INSURANCE COMPANY

GUARANTEED INSURABILITY RIDER

This rider is part of the policy to which it is attached. It is subject to all of the policy provisions that are not inconsistent with the provisions of this rider.

EFFECTIVE DATE

This effective date of this rider is the Issue Date.

DEFINITIONS

Capitalized terms used in this rider are used with the meanings assigned to them in the policy or this section of the rider.

Guaranteed Election Amount means the amount you may increase the Specified Amount each time you elect the option to increase the Specified Amount under this rider. The amount you elected as the "Guaranteed Election Amount" is shown in the Schedule of Benefits section of the Data Pages.

BENEFIT

Upon Written Request while this rider is in force, you may increase the Specified Amount by the Guaranteed Election Amount without submitting an application or evidence of insurability to us. This rider does not contain nonforfeiture values or loan values.

Certain Life Events

You may exercise this option for a period of 90 days following each or any of the following occurrences:

- (a) marriage of the Insured;
- (b) the birth of the Insured's child; and
- (c) the adoption by the Insured of a child.

Periodic Election

You may exercise this option for a period of 90 days following the third policy anniversary and every third policy anniversary thereafter. If you have not, for a period of five consecutive years, elected to increase the Specified Amount under any provision of the policy or this rider, this option ceases.

CONDITIONS TO EXERCISE OF THIS RIDER

You may increase the Specified Amount by the Guaranteed Election Amount each time you elect this option. You may exercise this option no more than once each Policy Year. If in any Policy Year you have increased the Specified Amount under the Change in Specified Amount section of the policy, you may not also elect to increase the Specified Amount under this rider. You may not exercise this option if the Specified Amount is, or will be upon exercise of the option, an amount equal to or greater than the lesser of:

- (a) \$1,000,000; or
- (b) two times the Specified Amount on the Issue Date.

A change in the Specified Amount will go into effect on the first Monthly Deduction Date following the date we receive your Written Request. We will send you an amendment to the policy showing the Specified Amount after the change.

A change in the Specified Amount may result in the loss of No-Lapse Protection. For more information, see the Effects of a Change Event section of the policy.

If the Insured dies following your exercise of this option, but prior to the effective date of a change in Specified Amount, the change in Specified Amount will not go into effect.

MONTHLY RIDER COST

The Monthly Rider Cost is equal to the amount specified in the "Table of Monthly Charges for each \$1,000 of Guaranteed Election Amount" shown in this rider.

TERMINATION

This rider will terminate on the earliest of the following:

- (a) the date the Insured reaches Attained Age 50;
- (b) the date you are no longer able to exercise this option without exceeding the limitations on the Specified Amount contained in this rider;
- (c) the expiration date of this rider shown on the Data Pages;
- (d) the Monthly Deduction Date next following the date we receive your Written Request to terminate this rider;
- (e) the Maturity Date or the date the policy Lapses or is cancelled or surrendered; or
- (f) the date the Insured dies.

United of Omaha Life Insurance Company

A handwritten signature in black ink that reads "Michael Huss". The signature is written in a cursive style and is positioned above the printed name "Michael Huss".

Corporate Secretary

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