



**This is only a sample.
It is not a promise to issue coverage.**

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

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 rider provisions. If the provisions of the rider and those of the policy do not agree, the provisions of the rider apply.

EFFECTIVE DATE

This rider's effective date is the policy issue date.

COST

There is no premium charge for this rider. This rider has no nonforfeiture or loan values.

BENEFIT

While the policy is in force, *you* the owner will have the option to buy an additional policy on the life of the insured on each of the option dates. The option dates are:

- a) the policy anniversary dates following the insured's 25th, 30th, 35th and 40th birthdays;
- b) the insured's marriage, domestic partnership, civil union, or equivalent relationship;
- c) the insured's birth or adoption of a child; and
- d) the purchase of a home.

A maximum of five option date elections are allowed to be exercised. You must make an election within six months of the option date. No evidence of insurability is needed.

Each new policy will be a form of level premium whole life insurance. We guarantee at least one plan of whole life insurance will be available for the election of this option.

The face amount of each new policy may not be greater than the face amount at issue of this policy as shown on the *data page*. The premium for each new policy will be the premium we are charging for the insured's attained age, sex, and smoking status if applicable. This rider will not be issued with the new policy.

At least 60 days before each option date based on age, we will send you a reminder. For options based upon marriage, birth or adoption of a child, or purchasing a house, you must give us notice. In any of these circumstances you must notify us that you wish to apply for an additional policy.

If the owner dies before a purchase option date, any additional benefits which have been applied for will not take effect and any premium paid will be refunded as required.

TERMINATION

This rider will terminate on the earliest of the following:

- a) The date we received your *formal request to terminate this rider*;
- b) the maturity date of the policy as shown in the POLICY DATA section on the *data pages*;
- c) the date the policy is surrendered for cash or canceled;
- d) the date five option dates have been exercised;
- e) the date the insured dies; or
- f) the date the policy *lapses* or is continued as reduced paid-up life insurance.

UNITED OF OMAHA LIFE INSURANCE COMPANY

Richard C. Anderson

Corporate Secretary

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SAMPLE
FROM CHOICE MUTUAL