



**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

DEATH OF POLICY OWNER WAIVER OF PREMIUM

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

The effective date of this rider is the policy issue date.

COST

There is no premium charge for this rider.

BENEFIT

We will waive premiums for the policy and all riders attached to it for one 90-day period if the *owner* dies while the policy is in force. When we receive proof of the *owner's* death, the waiver will begin on the *owner's* date of death. This is a one-time benefit. This benefit is available 24 months after the policy issue date.

Premiums waived under this provision will not be deducted from the *death benefit*. Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

DEATH OF OWNER

If the *owner* dies while this policy is in force, ownership of the policy will be exercised by the *owner's* estate.

REINSTATEMENT

If the *owner* dies while the policy is in force and the policy subsequently *lapses* or continues as reduced paid-up life insurance, the *owner's* estate, or the subsequent owner as the result of a post-death transfer, may reinstate the policy pursuant to the **Reinstatement** provision of the policy. We will waive any premium payments due within 90 days after the *owner's* date of death from the total premium due for reinstatement. We will not charge interest on the waived portion of the unpaid premiums. This is a one-time benefit. This benefit is available 24 months after the policy issue date.

TERMINATION

This rider will end on the earliest of:

- a. the date we receive *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 the insured dies;
- e. the date the policy *lapses* or is continued as reduced paid-up life insurance, subject to the **Reinstatement** provision;
or
- f. the date benefits are received under this rider.

UNITED OF OMAHA LIFE INSURANCE COMPANY

Richard C. Anderson
Corporate Secretary

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SAMPLE
FROM CHOICE MUTUAL