

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

Effective Date

The Rider effective date is the same as the policy issue date.

Consideration

There is no additional premium for this Rider.

Benefit

While this Rider is in force, you will have the option to increase the Specified Amount of the policy. You may elect to increase the Specified Amount up to 90 days following:

- (a) marriage of the insured;
- (b) the birth of the insured's child;
- (c) the adoption of the insured's child; and
- (d) the third policy anniversary and every three years thereafter until the Rider expires.

If you fail to exercise a Specified Amount increase for seven consecutive years, this Rider will terminate. All Specified Amount increase requests must be submitted to us in writing within the time frame listed in the previous paragraph. A change in Specified Amount will go into effect on the Monthly Deduction Date following the date we approve the change.

A Specified Amount increase of \$25,000 is available to you at the time of issue and will remain constant for each election. In no event may you increase your Specified Amount more than once in a policy year. There are no further restrictions on the number of times you exercise the Specified Amount increase, except that no increase will be allowed under this Rider if the increase would cause your current Specified Amount to exceed 200% of your initial Specified Amount or \$250,000 (whichever is less).

Any change in Specified Amount will affect the cumulative Monthly Requirement test for the No-Lapse Guarantee. This means that the No-Lapse Guarantee may not be in effect if you change the Specified Amount unless you pay additional Premiums. Please contact us for more information.

Termination

This Rider will terminate on the earliest of the following:

- (a) the policy anniversary date following the insured's 50th birthday;
- (b) the date the Specified Amount is double the amount of the insured's initial Specified Amount;
- (c) the date the insured's current Specified Amount reaches \$250,000;
- (d) the date on which the insured has failed to exercise a Specified Amount increase for seven consecutive years; or
- (e) the date the policy ends.

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Corporate Secretary