

RIDERS

**Long Term Care
Rider**
Rate Class:
Standard

This rider gives you the option to accelerate the portion of your policy's specified amount designated as reimbursement for covered long-term care services if at some time during the life of your policy the insured is diagnosed as being chronically ill.*

LTC Rider Benefit Summary

Maximum LTC Rider Limit:	\$100,000
Monthly Acceleration Percentage:	2%
LTC Maximum Monthly Benefit Amount:	\$2,000

- United of Omaha Life Insurance Company will pay up to the LTC maximum monthly benefit amount for expenses incurred as covered services until you exhaust the LTC rider limit. A portion of each monthly benefit payment will be used to pay back any outstanding policy loans.
- If qualifications are met, LTC rider coverage will last 50 months assuming that the LTC maximum monthly benefit amount is continuously paid out each month and the LTC maximum monthly benefit amount or acceleration percentage are not reduced.
- While you are receiving benefits under this rider, your LTC rider charges will be waived; however, life insurance policy and other applicable rider charges will continue.
- If the base policy lapses while long-term care benefits are being paid, United of Omaha Life Insurance Company will continue to pay benefits for qualified long-term care services under the terms of this rider until the total amount reimbursed equals \$100,000. Once the LTC rider limit reaches zero or the insured no longer qualifies for benefits, this rider will terminate.
- The cost of this rider is deducted from the accumulation value when due and is based on a guaranteed monthly cost of insurance rate of 0.1838 per \$1,000 of the LTC net amount at risk.

Covered long-term care services include:

- Nursing Home
- Assisted Living Facility
- Home Health Care
- Adult Day Care

Other rider benefits include, but are not limited to:

- Bed Reservation (up to 30 days per calendar year)
- Respite Care (1 month per calendar year)
- Hospice Care
- Stay-at-Home Benefits (may require the use of Care Coordinator services)

Elimination period:

A 90-calendar-day elimination period must be satisfied prior to receiving reimbursement for qualified long-term care services. The elimination period does not apply to hospice care, respite care and certain stay-at-home benefits.

See the policy for additional rider terms and details.

*The definition of "chronically ill" may vary by state. See the rider language for the requirements in your state that must be met for the insured to be diagnosed as "chronically ill".

This rider is intended to be a tax-qualified long-term care insurance policy under §7702B(b) of the Internal Revenue Code, as amended. For additional information concerning the tax status of premiums paid and benefits received under the policy, you should consult your professional tax advisor.