**Mutual of Omaha Riders**

**Return of Premium (ROP)**

* Returns **up to** 100% of all premiums paid during Term
* ROP percentages vary from year to year(check with carrier)

**Disability Income Rider**

* Minimum monthly benefit - $250
* Maximum – the lowest of $3,000 per month, or 1.5% of base amount, or 60% of insureds gross monthly income at time of disability
* Expires at end of Term or age 60
* 90 day waiting period
* 18 or 30 month benefit available

**Accidental Death Rider**

* Minimum - $10,000
* Maximum-100% base amount, or $100,000 age 18-25, or $250,000 age 26-55
* Expires at end of Term or age 65

**Children’s Term Rider**

* Available in amounts of $5,000 and $10,000 (.60 per $1,000 in coverage per month)
* One price added to policy covers all children
* Expires on children’s 23rd birthday
* Expires at age 65 or youngest child 23rd birthday
* Guaranteed insurability up to $5,000 for every $1,000 in coverage

**Be sure to check the product guide for any age requirements and limitations**

**When using Mobile Quote System, ROP Rider not included in system. For more detailed quoting use rate sheet, call Mutual of Omaha @ 800-775-7896 for quote, or download full version of quoting software**