Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

BENEFIT COMMUTATION RIDER

CONTRACT NUMBER:	SSA-XXXXX
REFERENCE NUMBER:	XXXXXXXXX
OWNER:	ABC ASSIGNMENT COMPANY
ANNUITANT:	JOHN DOE

This rider amends and is part of the contract to which it is attached. It is subject to all of the contract provisions that are not inconsistent with the provisions of this rider. It is effective as of the contract's Issue Date.

If directed by you in a Written Request, and upon the death of the Annuitant, we will commute 100% of the remaining guaranteed Annuity Payments to the designated Beneficiary as a single lump sum payment. The payment of any non-commuted future annuity benefits to which the Annuitant's Beneficiary may be entitled under the contract after the commutation shall not be affected by the payment of the commuted value of those annuity benefits. At any time while this contract is in force, and the commutation benefit is available, you may request from us information regarding the value of any guaranteed Annuity Payments. The election to receive the commuted value must be received at our Home Office within one year of the death of the Annuitant to be valid.

The calculation of the present value of any remaining guaranteed Annuity Payments, which we will pay as a single lump sum, will be made based upon the commutation interest rate. The commutation interest rate is XX.XX%. The commuted value of any remaining Annuity Payments is always less than the sum of those benefit payments, and the higher the interest rate, the lower the commuted value.

Upon receipt at our Home Office of a properly completed Written Request for payment of the commutation benefit, we will provide you the amount payable at a future specified date and the amount of any remaining Annuity Payments (if applicable). Such information will be provided within 15 days of our receipt of the Written Request. The actual commuted benefit to be paid will be determined as of the designated date specified by you.

If you elect to receive the commuted value, we will pay the benefit within 15 days of receipt at our Home Office of your affirmative election to commute, and no further Annuity Payments will be paid by us.

UNITED OF OMAHA LIFE INSURANCE COMPANY

Terrance S. DeWald
Corporate Secretary

* Call 1-800-843-2455 to present inquiries, obtain information about coverage and resolve complaints.

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