



MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza, Omaha, NE 68175

May 17, 2019

Karen Z. Schutter

Insurance Compact Executive Director

RE: Mutual of Omaha Insurance Company

Individual Disability Income Insurance

Return of Premium Cash Flow Example Chart

Dear Ms. Schutter:

In response to your recent request, please find enclosed a "Return of Premium Cash Flow Example Chart" created by our actuaries to illustrate sample return of premium and cash value benefit payment amounts for Individual Disability Income (IDI) products.

This chart shows sample ROP benefit amounts based on every \$1,000 of annual premium received. One example shows a 100% ROP payout every 5 years, a 90% ROP payout every 10 years or a cash value benefit if the policy ends after receiving 30 years of premium payments. Corresponding charts show sample ROP and CV benefit amounts if the policy ends after receiving 20 years or 10 years of premium payments.

If we may be of any further assistance to you, please do not hesitate to contact me.

Sincerely,

Kurt Vangreen, LTCP, DIA, ACP
Product & Advertising Compliance Consultant
Compliance and Ethics
Phone: (402) 351-8473
Fax: (402) 351-5298
e-mail: kurt.vangreen@mutualofomaha.com

[illegible]