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,


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Product \& Advertising Compliance Consultant
Compliance and Ethics
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Fax: (402) 351-5298
e-mail: kurt.vangreen@mutualofomaha.com

| Beginning of Duration | Lapse at end of duration 30 |  |  |  |  |  | Lapse at end of duration 20 |  |  |  |  |  | Lapse at end of duration 10 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 100\% Rop every 5 ris |  | $90 \%$ rop everer 10 Y s |  | Cash Surrender Value Eenefit |  | 100\% Rop every 5 ris |  | $90 \%$ Rop ever 10 Yrs |  | Cash Surender Value Eenefit |  | 100\% Rop every 5 ris |  | $90 \%$ Rop ever 10 Yrs |  | Cash Surender Value Eenefit |  |
|  | Premiums | Rop Payment | Premiums | Rop Payment | Preniums | ${ }_{\text {Rop Payment }}$ | Premiums | Rop Payment | Premiums | rop Payment | Premiums | Rop Payment | Premiums | Rop Payment | Premius | ${ }_{\text {Rop Payment }}$ | Premiums | Rop Payment |
| ${ }_{2}^{1}$ | Silo | ¢ ${ }_{\text {S0.00 }}$ |  | ¢ | ( | ¢ 50.00 | S1,00.00 <br> $\$ 100000$ <br> 1 | ¢ ${ }_{\text {S0.00 }}$ | 年 51.000 .000 | ¢ ${ }_{\text {S0.00 }}$ |  |  |  | ¢ ${ }_{\text {S0.00 }}$ |  |  |  |  |
| 2 | Si, 1,00000 S10000 | 50.00 5000 | S1,00.00 <br> $\$ 100000$ | ${ }_{50.00}$ | \$1,00.00 <br> $\$ 100000$ | ${ }_{50.00}$ | S1,00.00 $\$ 100000$ | 50.00 5000 S00 | \$1,000.00 <br> $\$ 100000$ | 50.00 5000 Sol | S1,00.00 <br> $\$ 100000$ <br> 1 | 50.00 5000 Sol | S1,00.00 <br> $\$ 100000$ <br> 1 | 50.00 50.00 | 罭1.000.00 | 50.00 5000 Sol |  | S0.00 |
| ${ }_{4}^{3}$ | \$1, $\begin{aligned} & \text { S1,00.00 } \\ & \text { Sil,00000 }\end{aligned}$ | 50.00 50.00 | S1,000.00 S1,00.00 | 50.00 50.00 | S1,000.00 S1,00.00 | 50.00 50.00 | S1,000.00 S1,00.00 | S0.00 50.00 | S1,000.00 S1,00.00 | S0.00 50.00 | S1,000.00 S1,000.00 | S0.00 | S1,000.00 S1,000.00 | 50.00 50.00 | \$1,00.000 $\$ 1,00000$ | 50.00 50.00 | (\$1.000.00 | 50.00 50.00 sin |
| 5 | \$1,000.00 | 50.00 | S1,000.00 | \$0.00 | \$1,000.00 | S0.00 | ${ }_{\text {ctin }}$ | \$0.00 | \$1,000.00 | 50.00 | S1,000.00 | S0.00 | S1,000.00 | \$0.00 | \$1,000.00 | 50.00 | S1,000.00 | S0.00 |
| 6 | \$1,000.00 | (55,00.00) | \$1,000.00 | \$0.00 | \$1,000.00 | 50.00 | S1,000.00 | (55,000.00) | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | (55,00.00) | \$1,00.00 | 50.00 | \$1,000.00 | 50.00 |
| 7 | \$1,000.00 | 50.00 | \$1,000.00 | \$0.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | \$0.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 |
| 8 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | S1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,00.00 | 50.00 | \$1,000.00 | 50.00 |
| 9 | \$1,000.00 | \$0.00 | ${ }_{\text {S }} 51,00000000$ | ${ }_{50.00}$ | ${ }_{\text {S }}^{51,00000}$ | 50.00 $\$ 000$ | S1,000.00 $\$ 1,0000$ | 50.00 $\$ 000$ | ${ }_{\text {\$1,00.00 }}$ | ${ }_{50.00}$ | S1,000.00 | ${ }_{50.00}$ | \$1,000.00 | ${ }_{50.00}$ | \$1,00.00 | \$0.00 | \$1,000.00 | ${ }_{50.00}$ |
| 10 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | ${ }_{50.00}$ | \$1,000.00 | \$5000 | \$1,000.00 | 50.00 | \$1,000.00 | ${ }_{50.00}$ | ${ }^{51,000.00}$ | \$5000 | \$1,000.00 | 50.00 | ${ }_{\text {S1,000.00 }}$ | 50.00 |
| ${ }_{12}^{11}$ | \$1,000.00 | (55,000.00) | ${ }^{\text {S1,000.00 }}$ | (59,000.00) | ${ }_{\text {S1,00.00 }}$ | ${ }_{50.00}$ | ${ }^{\text {S1,000.00 }}$ | (55,000.00) | ${ }_{\text {spen }}$ | (59,00.00) | S1,000.00 <br> $\$ 100000$ <br> 1.0000 | 50.00 5000 | 50.00 | (55,000.00) | 50.00 | (59,000.00) | 50.00 | (54,50.00) |
| ${ }_{13}^{12}$ | Si,000.00 | S0.00 | S1,00.00 <br> $\$ 100000$ <br> 100000 | S0.00 | ¢ 51.000 .000 | 50.00 <br> 5000 | S1,00.00 <br> $\$ 100000$ <br> 10000 | ( 50.00 | Stichoo. | S0.00 | S1,00.00 <br> $\$ 100000$ <br> 1.00000 | 50.00 5000 S00 |  |  |  |  |  |  |
| 13 14 | S1,00000 S1,00000 | S0.00 | $\underset{\substack{\text { S1,000.00 } \\ \text { S1,00.00 }}}{\text { Sta }}$ | 50.00 <br> 50.00 | S1,000.00 S1,00.00 | S0.00 50.00 | S1,00000 S1,00.00 | S0.00 | S1,000.00 S1,00.00 | S0.00 | S1,000.00 S1,000.00 | 50.00 50.00 sol |  |  |  |  |  |  |
| 14 15 | \$1,000000 | ( | S1,00000 S1,00.00 | 50000 50.00 | \$1,00000 | 50.00 50.00 | Stion | ¢ | S1,000.00 S1,00.00 | 5000 50.00 S00 | Si,00000 |  |  |  |  |  |  |  |
| 16 | \$1,000.00 | (55,00.00) | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | (55,000.0) | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 |  |  |  |  |  |  |
| 17 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 | \$1,000.00 | 50.00 |  |  |  |  |  |  |
| 18 | \$1,000.00 | 50.00 $\$ 000$ | ${ }_{\text {S }}$ \$1,000.00 | \$0.00 | ${ }_{\text {S }} 51,000000$ | 50.00 <br>  <br> 000 | S1,000.00 $\$ 1$ | 50.00 $\$ 000$ | ${ }_{\text {Sl }}^{51,000000}$ | ${ }_{50.00}$ | \$1,000.00 | 50.00 $\$ 000$ |  |  |  |  |  |  |
| 19 | \$1,000.00 | \$0.00 | ${ }^{\text {S1,000.00 }}$ | ${ }_{50.00}$ | ${ }_{\text {Sl }}$ \$1,00000 | ${ }_{50.00}$ | \$1,000.00 | ${ }_{50.00}$ | S1,00.00 <br> $\$ 1100000$ | So.00 S000 | S1,000.00 <br> $\$ 100000$ <br> 1,0000 |  |  |  |  |  |  |  |
| ${ }_{21}^{20}$ | S1,000.00 Si,000.00 | (55.000.00) | S1,000.00 S1,000.00 |  | S1,000.00 S1,00.00 | 50.00 50.00 sol | $\underset{\substack{\text { S1,000.00 } \\ 50.00}}{ }$ | ${ }_{\text {( } 55.0000000}$ | $\underset{\substack{\text { S1,000.00 } \\ 50.00}}{ }$ | ${ }_{\substack{50.00 \\(59,00000)}}$ | S1,00.00 50.00 | $\underset{\substack{\text { S0.00 } \\ \text { (19,00.00) }}}{ }$ |  |  |  |  |  |  |
| ${ }_{22}^{21}$ | $\xrightarrow{\text { st,00000 }}$ S1,00000 | ${ }^{\text {che }}$ 50.00) | Stiono. | (5s.00.00) | \$1, | Stion |  |  |  |  |  |  |  |  |  |  |  |  |
| $\begin{array}{r}23 \\ 24 \\ \hline\end{array}$ | \$1,000.00 | 50.00 50.00 | S1,00.00 <br> S1,00000 | S0.00 s.00 | S1,000.00 <br> S100000 <br> 1000 | S0.00 s.00 |  |  |  |  |  |  |  |  |  |  |  |  |
| 24 25 | \$1,00000 $\$ 1,00000$ | 50.00 <br> 50.00 |  | S0.00 S0.00 | \$1,000.00 <br> $\$ 1,0000$ <br> 10000 | S0.00 <br> s.00 |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }^{26}$ | \$1,000.00 | (55,000.00) | St1,000.00 | 50.00 | \$1,00000 | \$0.00 |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{28}^{27}$ | \$1,000.00 | S0.00 | S1,00.00 <br> S1,00.00 <br> 10000 | S0.00 50.00 | S1,000.00 <br> S100000 <br> 10000 | \$0.00 |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{29}^{28}$ |  | ( 50.000 | \$1,000.00 | S0.00 5 50.00 | \$1, | ( |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{31}^{30}$ | $\underset{\substack{\text { S1.00.00 } \\ \text { S0.00 }}}{\text { S, }}$ |  | $\underset{\substack{\text { S1.00.00 } \\ 50.00}}{\text { cine }}$ |  | $\substack{\text { S1.000.00 } \\ 50.00}$ | $\$ 0.00$ |  |  |  |  |  |  |  |  |  |  |  |  |

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[^0]:    Duration
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