



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

Term Life Express[®] State Rider Approvals

State	Living Benefits (Non-ROP and ROP)			Waiver of Premium for Unemployment Rider	Residential Damage Waiver of Premium	Common Carrier Death Benefit Provision	Total Disability Income Rider (Not available on ROP products)
	Chronic Illness Rider	Terminal Illness Rider	Critical Illness Rider				
AK	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AL	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AR	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AZ	Yes	Yes	Yes	Yes	Yes	Yes	Yes
CA	NO	Yes	NO	Yes	Yes	Yes**	Yes
CO	Yes	Yes	Yes	Yes	Yes	Yes	Yes
CT	Yes	Yes	Yes**	NO	Yes	Yes	Yes
DC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DE	Yes	Yes	Yes	Yes	Yes	Yes	Yes
FL	Yes	Yes	Yes	NO	NO	Yes	Yes
GA	Yes	Yes	Yes	Yes	NO	Yes	Yes
HI	Yes	Yes	Yes	Yes	Yes	Yes	Yes
IA	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ID	Yes	Yes	Yes	Yes	Yes	Yes	Yes
IL	Yes	Yes	Yes	Yes	NO	NO	NO
IN	Yes	Yes	Yes	Yes	Yes	Yes	Yes
KS	Yes	Yes	Yes	Yes	NO	NO	NO
KY	Yes	Yes	Yes	Yes	Yes	Yes	Yes
LA	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MA	Yes	Yes	Yes	NO	NO	Yes	NO
MD	Yes	Yes	Yes	Yes	NO	Yes	Yes
ME	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MI	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MN	Yes	Yes	Yes	NO	NO	Yes	Yes
MO	Yes	Yes	Yes	Yes	NO	Yes	Yes
MS	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MT	Yes	Yes	Yes	Yes	Yes	Yes	Yes
NC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ND	Yes	Yes	Yes	Yes	Yes	Yes	Yes
NE	Yes	Yes	Yes	Yes	Yes	Yes	Yes
NH	Yes	Yes	Yes	Yes	NO	Yes	Yes
NJ	Yes	Yes	Yes	Yes	NO	Yes	NO
NM	Yes	Yes	Yes	Yes	Yes	Yes	Yes
NV	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OH	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OK	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OR	Yes	Yes	Yes	Yes	NO	Yes	Yes
PA	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PR*	Yes	Yes	Yes	Yes	NO	Yes	Yes
RI	Yes	Yes	Yes	Yes	Yes	Yes	Yes
SC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
SD	Yes	Yes	Yes	Yes	Yes	Yes	Yes
TN	Yes	Yes	Yes	NO	NO	NO	Yes
TX	Yes	Yes	Yes	Yes	NO	Yes	Yes
UT	Yes	Yes	Yes	Yes	Yes	Yes	Yes
VA	Yes	Yes	Yes	NO	NO	Yes	Yes
VI*	Yes***	Yes	Yes***	Yes	Yes	Yes	Yes
VT	Yes	Yes	Yes	Yes	Yes	Yes	Yes
WA	Yes	Yes	Yes	NO	Yes	Yes	NO
WI	Yes	Yes	Yes	Yes	Yes	Yes	Yes
WV	Yes	Yes	Yes	Yes	Yes	Yes	Yes
WY	Yes	Yes	Yes	Yes	Yes	Yes	Yes

*Agency Only ** Available on ROP products only *** Available on Non-ROP products only

State	Disability Waiver of Premium Rider	Accidental Death Benefit Rider	Dependent Child's Rider	Return Of Premium Feature
AK	Yes	Yes	Yes	Yes
AL	Yes	Yes	Yes	Yes
AR	Yes	Yes	Yes	Yes
AZ	Yes	Yes	Yes	Yes
CA	Yes	Yes	Yes	Yes
CO	Yes	Yes	Yes	Yes
CT	Yes	Yes	Yes	Yes
DC	Yes	Yes	Yes	Yes
DE	Yes	Yes	Yes	Yes
FL	Yes	Yes	Yes	Yes
GA	Yes	Yes	Yes	Yes
HI	Yes	Yes	Yes	Yes
IA	Yes	Yes	Yes	Yes
ID	Yes	Yes	Yes	Yes
IL	Yes	Yes	Yes	Yes
IN	Yes	Yes	Yes	Yes
KS	Yes	Yes	Yes	Yes
KY	Yes	Yes	Yes	Yes
LA	Yes	Yes	Yes	Yes
MA	Yes	Yes	Yes	Yes
MD	Yes	Yes	Yes	Yes
ME	Yes	Yes	Yes	Yes
MI	Yes	Yes	Yes	Yes
MN	Yes	Yes	Yes	Yes
MO	Yes	Yes	Yes	Yes
MS	Yes	Yes	Yes	Yes
MT	Yes	Yes	Yes	Yes
NC	Yes	Yes	Yes	Yes
ND	Yes	Yes	Yes	Yes
NE	Yes	Yes	Yes	Yes
NH	Yes	Yes	Yes	Yes
NJ	NO	Yes	Yes	Yes
NM	Yes	Yes	Yes	Yes
NV	Yes	Yes	Yes	Yes
OH	Yes	Yes	Yes	Yes
OK	Yes	Yes	Yes	Yes
OR	Yes	Yes	Yes	Yes
PA	Yes	Yes	Yes	Yes
PR*	Yes	Yes	Yes	Yes
RI	Yes	Yes	Yes	Yes
SC	Yes	Yes	Yes	Yes
SD	Yes	Yes	Yes	Yes
TN	Yes	Yes	Yes	Yes
TX	Yes	Yes	Yes	Yes
UT	Yes	Yes	Yes	Yes
VA	Yes	Yes	Yes	Yes
VI*	Yes	Yes	Yes	Yes
VT	Yes	Yes	Yes	Yes
WA	Yes	Yes	Yes	Yes
WI	Yes	Yes	Yes	Yes
WV	Yes	Yes	Yes	Yes
WY	Yes	Yes	Yes	Yes

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