

Guaranteed Purchase Option Rider

Your Clients Can Increase Their Daily Benefit Amount

Summary

Benefits from Mutual of Omaha's Hospital ProtectionSM plan can help your clients pay out-of-pocket costs after an inpatient stay. But based on their future needs, they may want even more coverage to cover those potential costs.

With the **guaranteed purchase option rider**, your clients have the option to increase their daily benefit amount by up to 15%.

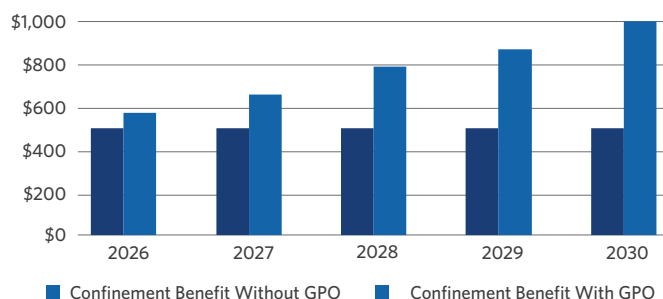
Key Selling Points

- ✓ Helps clients increase their daily benefit amount by up to 15%
- ✓ This rider can be used up to five separate times over the life of the policy or age 85, whichever comes first
- ✓ The additional base benefit premium will be based on the original issue age of the policy
- ✓ No additional underwriting is required

Guaranteed Purchase Option Rider Sales Example

Steve, age 65, purchases a hospital protection plan policy on Aug. 1, 2025, and selects a benefit amount of 10 days at \$500 a day. At the same time, he adds the guaranteed purchase option (GPO) rider to increase his benefit by 15% per year after the first policy anniversary. In July 2026, Steve notifies us that he would like to exercise his GPO rider. Beginning Aug. 1, 2026, Steve's new daily benefit amount would be \$575 — a 15% increase from his base plan.

In each subsequent year that Steve exercises his GPO, the daily benefit would increase by 15%. He can opt to use the rider five times over the length of his policy or until age 85, whichever comes first.



Note: Clients do not have to activate GPO rider every year.

Notifying Us to Activate the Rider

In the example above, Steve would need to notify us by Aug. 1, 2026, that he's exercising the guaranteed purchase option. Premiums for this rider will continue to be collected until it's canceled, at which point the policy reverts to the original premium and benefit payout.

Learn More

The details above provide a summary of the Hospital Protection plan's guaranteed purchase rider. For more information on benefits, costs, limitations and exclusions, please visit:

Sales Professional Access at
mutualofomaha.com/sales_professionals