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# Mutual of Omaha Term Life Benefit Reduction

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## Benefit Reduction Schedule

As You or Your Spouse, if applicable, grow older, the amount of life insurance for You and Your Spouse will be reduced according to the following schedule:

**At the Age of: The Original Amount of Insurance Will Reduce to:**

|         |     |
|---------|-----|
| 65..... | 65% |
| 70..... | 40% |
| 75..... | 25% |

Reductions become effective on the first day of the Policy month that coincides with or follows the day You or Your Spouse reach the specified age. Any reduced amount of insurance will round to the nearest dollar.

If You or Your Spouse are age 65 or older on the date insurance becomes effective, the amount of life insurance for You and Your Spouse will be reduced as shown above. Thereafter, the amount of life insurance will continue to reduce in accord with the schedule above.

If a reduction to Your amount of insurance causes an amount of insurance for one or more of Your Dependents to exceed the maximum amount of insurance described previously in this schedule, the amount of insurance for the Dependent will be adjusted to comply with the maximum available.

Spouse coverage terminates at age 70.