

**RIDER**

This rider is made a part of Group Policy GLUG-7R42.

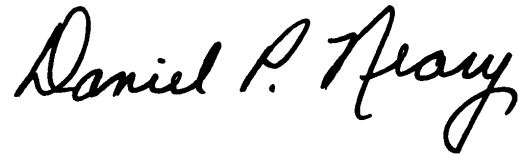
This rider is effective June 1, 2007.

In the event of a conflict between this Rider and any other provision of the Policy, including the Certificate, this Rider shall control. This Rider shall be subject to all provisions of the Policy, including the Certificate, not in conflict with this Rider.

The name of the Policyholder, Contractors, Laborers, Teamsters and Engineers, wherever shown in the Policy is changed to read:

Contractors, Laborers, Teamsters & Engineers

UNITED OF OMAHA LIFE INSURANCE COMPANY

A handwritten signature in black ink that reads "Daniel P. Feay". The signature is written in a cursive style with a large, prominent 'D' and 'F'.

Chairman of the Board and Chief Executive Officer