

Central States Health & Life Co. of Omaha
MAXIMUM LIMITS APPENDIX

NEBRASKA SINGLE PREMIUM CREDIT INSURANCE

1. This Appendix is incorporated into and made part of the Agreement to which it is attached.
2. This Appendix applies to all credit insurance options applied for as: (a) Life and Disability; (b) Life only; and (c) Disability only.
3. Partial coverage cannot be issued. As of the Effective Date of the insurance, the Original Amount of Life Insurance must equal the total of payments on the loan/note and the Maximum Monthly Total Disability Benefit must equal the scheduled monthly loan payment.
4. The term of insurance must equal the term of the loan.
5. Life and Disability coverage is available on the monthly payments of a lease transaction. The residual value cannot be insured.
6. Borrower(s) signature required on the Certificate to attest to the eligibility requirements and underwriting requirements, provided the Borrower(s) understands and agrees with them.

Loan Eligibility

Loan/Note Amount	Scheduled Monthly Loan Payment	Term of Loan (months)
\$1-\$125,000	\$1-\$1,500	1-84

Maximum Coverage Limits per Certificate

The maximum Issue Age, Life Benefit, Monthly Disability Benefit and/or Term of Insurance cannot exceed the amounts shown here.

Issue Age	Life Benefit	Monthly Disability Benefit	Term of Insurance (months)
18-65	\$1-\$125,000	\$1-\$1,500	1-84

**Maximum Aggregate Coverage Limits per Borrower
for the SUM of any new and existing Certificates**

The maximum aggregate Life Benefit and/or Monthly Disability Benefit cannot exceed the amounts shown here.

Life Benefit	Monthly Disability Benefit
\$200,000	\$2,000