

**COMPENSATION/PRODUCT SCHEDULE
MUTUAL OF OMAHA INSURANCE COMPANY
MEDICARE SUPPLEMENT**

This Compensation/Product Schedule (this "Schedule") is part of your agreement or contract with Company ("Agreement") and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company's Medicare Supplement product (the "Product"), as submitted by your Master General Agency. In no event does this Schedule apply to persons with Special Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

A. COMMISSION

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

- Authorized Affiliated Company: Mutual of Omaha Insurance Company
- Application and Premium Submitted to: Mutual of Omaha Insurance Company
- Commission paid by: Mutual of Omaha Insurance Company

POLICY FORM: MM20, MM21, MM22, MM23, MM24, MM25, MM30 and State Equivalents and State Special Plans

Alaska, Hawaii, Rhode Island, District of Columbia	Under Age 65	Age 65+		
	All Policy Years	Policy Years		
		1 - 6	7 - 10	11+
All Plans				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	22.0%	8.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	16.5%	6.375%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)			
Commission Rate	0.0%	11.0%	4.25%	0.0%

Florida	Under Age 65			Age 65+		
	Policy Years			Policy Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)					
Commission Rate	3.0%	1.4%	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Guaranteed Issue, Open Enrollment, Underwritten)					
Commission Rate	2.25%	1.05%	0.0%	11.25%	5.25%	0.0%

New York	All Ages		
	Policy Years		
All Plans Except C, D, G	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment)		
Commission Rate	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment)		
Commission Rate	11.25%	5.25%	0.0%

New York	All Ages		
	Policy Years		All Policy Years
Plan G	1	2+	
	New Business (Open Enrollment)		Internal & External Replacements (Open Enrollment)
Commission Rate	6.5%	4.75%	4.75%
	Affiliate Replacements (Open Enrollment)		
Commission Rate	3.5625%	3.5625%	

New York	All Ages			
	Policy Years		All Policy Years	All Policy Years
Plans C, D	1	2+		
	New Business (Open Enrollment)		External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)
Commission Rate	6.5%	4.75%	4.75%	2.375%
	Affiliate Replacements (Open Enrollment)			
Commission Rate	3.5625%	3.5625%		

Vermont	Under Age 65			Age 65+		
	Policy Years			Policy Years		
All Plans Except D, F, G	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment)					
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment)					
Commission Rate	5.625%	2.625%	0.0%	11.25%	5.25%	0.0%

Vermont	New Business (Open Enrollment)		External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)
	Policy Years		All Policy Years	All Policy Years
Plans D, F, G	1	2+		
	Under Age 65			
Commission Rate	3.25%	2.375%	2.375%	1.1875%
	Age 65+			
Commission Rate	6.5%	4.75%	4.75%	2.375%
	Affiliate Replacements (Open Enrollment)			
	Under Age 65		Age 65+	
	Policy Years		Policy Years	
	1	2+	1	2+
Commission Rate	1.7813%	1.7813%	3.5625%	3.5625%

Washington	Under Age 65	Age 65+
All Plans	All Policy Years	
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
Commission Rate	0.0%	8.0%
	Affiliate Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
Commission Rate	0.0%	6.0%

B. COMMISSION RULES

1. The commission rate is the rate that is in effect on the application sign date of the issued policy.
2. The age used to determine the commission rate is the age at the application sign date, except for insured's ages 65 and under, where the age at the policy effective date will be used. For insured's within one month of their 65th birthday, age 65 will be used to determine the commission rate.
3. Commission is calculated on the lesser of initial premium or paid premium, except for the state of Washington, where commission is calculated on paid premium.
4. Medicare Part B deductible premium is not commissionable except for the state of Washington. Commission is not calculated on premium increases except for the state of Washington.
5. Unearned commission within any policy year will be charged back on any premium refunded to the policyowner.
6. Commission will not be charged back for a policy terminated due to death of the insured.
7. Commission for the Product is vested and may be credited to you after the termination date if (a) the policy remains in force, (b) the premiums for the policy credited to Company, and (c) you are the writing agent and you remain the producer of record.
8. Internal Company Replacements: Commission will be calculated when a new Mutual of Omaha Insurance Company Medicare Supplement policy replaces an existing Mutual of Omaha Insurance Company Medicare Supplement policy, or an existing Mutual of Omaha Insurance Company Medicare Select policy, or an existing Mutual of Omaha Insurance Company Medicare Supplement Trust policy or certificate, and the producer of record does not change. The commission on the new internal replacement policy will be calculated based upon the policy year of the policy currently being replaced.
9. Internal Company Replacement of a policy that had ever been issued as an Affiliate Company Replacement policy: Commission will be calculated using the applicable Affiliate Company Replacement commission rate based upon the policy year of the policy currently being replaced.

**COMPENSATION/PRODUCT SCHEDULE
UNITED OF OMAHA LIFE INSURANCE COMPANY
MEDICARE SUPPLEMENT**

This Compensation/Product Schedule (this "Schedule") is part of your agreement or contract with Company ("Agreement") and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company's Medicare Supplement product (the "Product"), as submitted by your Master General Agency. In no event does this Schedule apply to persons with Special Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

A. COMMISSION

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

- Authorized Affiliated Company: United of Omaha Life Insurance Company
- Application and Premium Submitted to: United of Omaha Life Insurance Company
- Commission paid by: Mutual of Omaha Insurance Company

POLICY FORM: UM20, UM21, UM22, UM23, UM24, UM25, UM30 and State Equivalents and State Special Plans

Arizona, Idaho, Iowa, Nebraska, Nevada, South Carolina, Virginia	Under Age 65	Ages 65 - 80				Ages 81+			
	All Policy Years	Policy Years				Policy Years			
		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
All Plans									
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	18.0%	18.0%	5.0%	0.0%	9.0%	9.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	13.5%	13.5%	3.75%	0.0%	6.75%	6.75%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)								
Commission Rate	0.0%	9.0%	9.0%	2.5%	0.0%	4.5%	4.5%	1.25%	0.0%

Arkansas	Under Age 65	Ages 65 - 74				Ages 75+			
	All Policy Years	Policy Years				Policy Years			
All Plans		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business (Open Enrollment, Underwritten)								
Commission Rate	0.0%	26.0%	14.0%	5.0%	0.0%	13.0%	7.0%	2.5%	0.0%
	Internal & External Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	14.0%	14.0%	5.0%	0.0%	7.0%	7.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	10.5%	10.5%	3.75%	0.0%	5.25%	5.25%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)								
Commission Rate	0.0%	13.0%	7.0%	2.5%	0.0%	6.5%	3.5%	1.25%	0.0%

LOWER PORTION OF PAGE INTENTIONALLY LEFT BLANK

California	Under Age 65				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	7.5%	7.5%	1.75%	0.0%	15.0%	15.0%	3.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	5.625%	5.625%	1.3125%	0.0%	11.25%	11.25%	2.625%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	5.625%	5.625%	1.3125%	0.0%	11.25%	11.25%	2.625%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	7.5%	7.5%	1.75%	0.0%				
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	5.625%	5.625%	1.3125%	0.0%				
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	5.625%	5.625%	1.3125%	0.0%				
California Zip Codes with Compensation Reduction:								
Compensation: 66.50% of Commission rate for all plans								
Zip Codes:	926	927	928					
Compensation: 80.00% of Commission rate for all plans								
Zip Codes:	900	901	902	903	904	905	906	
	907	908	909	910	911	912	913	
	914	915	916	917	918	93501	93502	
	93504	93505	93510	93515	93516	93518	93519	
	93522	93523	93524	93528	93530	93531	93532	
	93534	93535	93536	93539	93542	93543	93544	
	93546	93549	93550	93551	93552	93553	93554	
	93556	93558	93560	93561	93563	93581	93584	
	93586	93590	93591	93592	93596	93599		
Compensation: 83.25% of Commission rate for all plans								
Zip Codes:	919	920	921	922	923	924	925	
	930	931	941	942	943	944	946	
	947	948	949					

Connecticut	Under Age 65 - Plans A & C Only*				Age 65			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment)							
Commission Rate	1.5%	1.5%	0.75%	0.0%	13.0%	13.0%	6.0%	0.0%
	Affiliate Replacements (Open Enrollment)							
Commission Rate	1.5%	1.5%	0.75%	0.0%	13.0%	13.0%	6.0%	0.0%
	Age 66				Age 67			
	New Business, Internal & External Replacements (Open Enrollment)							
Commission Rate	9.0%	9.0%	5.0%	0.0%	7.5%	7.5%	3.0%	0.0%
	Affiliate Replacements (Open Enrollment)							
Commission Rate	9.0%	9.0%	5.0%	0.0%	7.5%	7.5%	3.0%	0.0%
	Age 68				Ages 69+			
	New Business, Internal & External Replacements (Open Enrollment)							
Commission Rate	3.0%	3.0%	1.5%	0.0%	1.5%	1.5%	0.75%	0.0%
	Affiliate Replacements (Open Enrollment)							
Commission Rate	3.0%	3.0%	1.5%	0.0%	1.5%	1.5%	0.75%	0.0%

*All Other Plans are paid 0% commission to under age 65

Georgia Not paid by a 3rd Party Non-Profit Charitable Organization	Under Age 65			Ages 65 - 80			
	Policy Years			Policy Years			
All Plans	1	2 - 6	7+	1	2 - 6	7 - 10	11+
	New Business (Open Enrollment, Underwritten)						
Commission Rate	1.8%	0.9%	0.0%	18.0%	18.0%	5.0%	0.0%
	Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.9%	0.9%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.675%	0.675%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	0.9%	0.45%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+						
	Policy Years						
	1	2 - 6	7 - 10	11+			
	New Business (Open Enrollment, Underwritten)						
Commission Rate	9.0%	9.0%	2.5%	0.0%			
	Internal & External Replacements (Underwritten)						
Commission Rate	9.0%	9.0%	2.5%	0.0%			
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	6.75%	6.75%	1.875%	0.0%			
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	4.5%	4.5%	1.25%	0.0%			

Georgia Paid by a 3rd Party Non-Profit Charitable Organization	Under Age 65			Ages 65 - 80		
	Policy Years			Policy Years		
All Plans	1	2 - 6	7+	1	2 - 6	7+
	New Business (Open Enrollment, Underwritten)					
Commission Rate	0.3%	0.15%	0.0%	2.3%	1.15%	0.0%
	Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	0.15%	0.15%	0.0%	1.15%	1.15%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)					
Commission Rate	0.1125%	0.1125%	0.0%	0.8625%	0.8625%	0.0%
	New Business, Internal, External, & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	0.15%	0.075%	0.0%	1.15%	0.575%	0.0%
	Ages 81+					
	Policy Years					
	1	2 - 6	7+			
	New Business (Open Enrollment, Underwritten)					
Commission Rate	1.15%	0.575%	0.0%			
	Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	0.575%	0.575%	0.0%			
	Affiliate Replacements (Open Enrollment, Underwritten)					
Commission Rate	0.4313%	0.4313%	0.0%			
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	0.575%	0.2875%	0.0%			

Illinois	Under Age 65				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	10.8%	10.8%	3.0%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	8.1%	8.1%	2.25%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	5.4%	5.4%	1.5%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%				
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%				

Indiana	Under Age 65	Ages 65+	
	All Policy Years	Policy Years	
All Plans		1 - 8	9+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)		
Commission Rate	0.0%	17.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)		
Commission Rate	0.0%	12.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)		
Commission Rate	0.0%	8.5%	0.0%

Kentucky	Ages 0 - 80				Ages 81+			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	18.0%	18.0%	5.0%	0.0%	9.0%	9.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	13.5%	13.5%	3.75%	0.0%	6.75%	6.75%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	4.5%	4.5%	1.25%	0.0%

Louisiana, Mississippi, South Dakota	Under Age 65				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%				
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%				

Maine	All Ages			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	15.0%	15.0%	3.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	11.25%	11.25%	2.625%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)			
Commission Rate	11.25%	11.25%	2.625%	0.0%

Michigan	Under Age 65	Ages 65 - 80			Ages 81+		
	All Policy Years	Policy Years			Policy Years		
All Plans		1 - 3	4 - 10	11+	1 - 3	4 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0%	24.0%	5.0%	0.0%	12.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0%	18.0%	3.75%	0.0%	9.0%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	0.0%	12.0%	2.5%	0.0%	6.0%	1.25%	0.0%

Missouri	All Ages			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business (Open Enrollment, Underwritten)			
Commission Rate	21.0%	11.0%	5.0%	0.0%
	Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	11.0%	11.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	11.0%	11.0%	5.0%	0.0%
	New Business, Internal, External, Affiliate Replacements (Guaranteed Issue)			
Commission Rate	15.75%	8.25%	3.75%	0.0%

New Hampshire	Under Age 65				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%				
	Affiliate Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%				

New Jersey, North Carolina, Oklahoma	Under Age 65 NJ - Plans C Only* NC - Plans A & F Only* OK - Plan A Only*				Ages 65 - 80			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%				
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%				

*All Other Plans are paid 0% commission to under age 65

Ohio	Under Age 65	Ages 65 - 80		Ages 81+	
	All Policy Years	Policy Years		Policy Years	
All Plans		1 - 8	9+	1 - 8	9+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	0.0%	17.5%	0.0%	8.75%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)				
Commission Rate	0.0%	13.125%	0.0%	6.5625%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)				
Commission Rate	0.0%	8.75%	0.0%	4.375%	0.0%

Oregon	All Ages			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	16.5%	16.5%	4.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	12.375%	12.375%	3.375%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)			
Commission Rate	8.25%	8.25%	2.25%	0.0%

Tennessee	Under Age 65			Ages 65 - 80			
	Policy Years			Policy Years			
All Plans	1	2 - 6	7+	1	2 - 6	7 - 10	11+
	New Business (Open Enrollment, Underwritten)						
Commission Rate	4.5%	2.25%	0.0%	18.0%	18.0%	5.0%	0.0%
	Internal & External Replacements (Open, Enrollment, Underwritten)						
Commission Rate	2.25%	2.25%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	1.6875%	1.6875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	2.25%	1.125%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+						
	Policy Years						
	1	2 - 6	7 - 10	11+			
	New Business (Open Enrollment, Underwritten)						
Commission Rate	9.0%	9.0%	2.5%	0.0%			
	Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	9.0%	9.0%	2.5%	0.0%			
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	6.75%	6.75%	1.875%	0.0%			
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	4.5%	4.5%	1.25%	0.0%			

Texas	Under Age 65 - Plan A Only*				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 7	8 - 10	11+	1	2 - 7	8 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%	9.0%	9.0%	2.5%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 7	8 - 10	11+				
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.0%	9.0%	2.5%	0.0%				
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	4.5%	4.5%	1.25%	0.0%				

*All Other Plans are paid 0% commission to under age 65

West Virginia	Under Age 65	Age 65 - 80			Ages 81+		
	All Policy Years	Policy Years			Policy Years		
		1 - 5	6 - 10	11+	1 - 5	6 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0%	18.0%	5.0%	0.0%	9.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0%	13.5%	3.75%	0.0%	6.75%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)						
Commission Rate	0.0%	9.0%	2.5%	0.0%	4.5%	1.25%	0.0%

Wisconsin	Ages 0 - 80				Ages 81+			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	18.0%	18.0%	5.0%	0.0%	9.0%	9.0%	2.5%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)							
Commission Rate	13.5%	13.5%	3.75%	0.0%	6.75%	6.75%	1.875%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)							
Commission Rate	9.0%	9.0%	2.5%	0.0%	4.5%	4.5%	1.25%	0.0%

B. COMMISSION RULES

1. The commission rate is the rate that is in effect on the application sign date of the issued policy.
2. The age used to determine the commission rate is the age at the application sign date, except for insured's ages 65 and under, where the age at the policy effective date will be used. For insured's within one month of their 65th birthday, age 65 will be used to determine the commission rate.
3. Commission is calculated on the lesser of initial premium or paid premium.
4. Medicare Part B deductible premium is not commissionable except for the state of Indiana. Commission is not calculated on premium increases.
5. Unearned commission within any policy year will be charged back on any premium refunded to the policyowner.
6. Commission will not be charged back for a policy terminated due to death of the insured.
7. Commission for the Product is vested and may be credited to you after the termination date if (a) the policy remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
8. For the state of Georgia:
 - a) for premiums paid by a third party, who is an immediate family member of a person lawfully exercising an in-force power of attorney or legal guardianship, commission will be calculated using the commission rates in the commission table titled "Georgia Not Paid by 3rd Party Non-Profit Charitable Organization."
 - (b) once premiums are paid by a third party, who is a non-profit, charitable organization, commission will be calculated for the life of the policy using the commission rates in the commission table titled "Georgia Paid by 3rd Party Non-Profit Charitable Organization." Premium payments from third party non-profit charitable organizations are only acceptable if the organization is the named requestor of an advisory opinion issued by the United States Department of Health and Human Services (HHS) Office of Inspector General under the requirements of 42 C.F.R. Part 1008.

**COMPENSATION/PRODUCT SCHEDULE
UNITED WORLD LIFE INSURANCE COMPANY
MEDICARE SUPPLEMENT**

This Compensation/Product Schedule (this "Schedule") is part of your agreement or contract with Company ("Agreement") and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company's Medicare Supplement product (the "Product"), as submitted by your Master General Agency. In no event does this Schedule apply to persons with Special Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

A. COMMISSION

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

- Authorized Affiliated Company: United World Life Insurance Company
- Application and Premium Submitted to: United World Life Insurance Company
- Commission paid by: Mutual of Omaha Insurance Company

POLICY FORM: WM20, WM21, WM22, WM23, WM24, WM25, WM30 and State Equivalents and State Special Plans

Alabama, New Mexico, North Dakota, Utah, Wyoming	Under Age 65	Age 65+		
	All Policy Years	Policy Years		
All Plans		1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	11.25%	5.25%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)			
Commission Rate	0.0%	7.5%	3.5%	0.0%

Colorado	All Ages		
	Policy Years		
All Plans	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)		
Commission Rate	15.0%	7.0%	0.0%
	Affiliate Replacements (Guaranteed Issue, Open Enrollment, Underwritten)		
Commission Rate	11.25%	5.25%	0.0%

Delaware	Under Age 65			Age 65+		
	Policy Years			Policy Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	1.5%	0.7%	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)					
Commission Rate	1.125%	0.525%	0.0%	11.25%	5.25%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	0.75%	0.35%	0.0%	7.5%	3.5%	0.0%

Kansas, Pennsylvania	All Ages		
	Policy Years		
All Plans	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)		
Commission Rate	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)		
Commission Rate	11.25%	5.25%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)		
Commission Rate	7.5%	3.5%	0.0%

Maryland	Under Age 65 Plans A & C Only*			Age 65+		
	Policy Years			Policy Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)					
Commission Rate	5.625%	2.625%	0.0%	11.25%	5.25%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	3.75%	1.75%	0.0%	7.5%	3.5%	0.0%

*All Other Plans are paid 0% commission to under age 65.

Minnesota	Under Age 65			Age 65+		
	Policy Years			Policy Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)					
Commission Rate	3.75%	1.75%	0.0%	7.5%	3.5%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	3.75%	1.75%	0.0%	7.5%	3.5%	0.0%

Montana	Under Age 65	Age 65+		
	All Policy Years	Policy Years		
All Plans			1 - 6	7 - 10
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	13.0%	6.0%	0.0%
	Affiliate Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	9.75%	4.5%	0.0%
	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)			
Commission Rate	0.0%	6.5%	3.0%	0.0%

B. COMMISSION RULES

1. The commission rate is the rate that is in effect on the application sign date of the issued policy.
2. The age used to determine the commission rate is the age at the application sign date, except for insured's ages 65 and under, where the age at the policy effective date will be used. For insured's within one month of their 65th birthday, age 65 will be used to determine the commission rate.
3. Commission is calculated on the lesser of initial premium or paid premium.
4. Medicare Part B deductible premium is not commissionable. Commission is not calculated on premium increases.
5. Unearned commission within any policy year will be charged back on any premium refunded to the policyowner.
6. Commission will not be charged back for a policy terminated due to death of the insured.
7. Commission for the Product is vested and may be credited to you after the termination date if (a) the policy remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
8. Internal Company Replacements. Commission will be calculated when a new United World Life Insurance Company Medicare Supplement policy replaces an existing United World Life Insurance Company Medicare Supplement policy, or an existing United World Life Insurance Company Medicare Select policy, and the producer of record does not change. The commission on the new internal replacement policy will be calculated based upon the policy year of the policy currently being replaced.
9. Internal Company Replacement of a policy that had ever been issued as an Affiliate Company Replacement policy: Commission will be calculated using the applicable Affiliate Company Replacement commission rate based upon the policy year of the policy currently being replaced.
10. Affiliate Company Replacements. Commission will be calculated when a new United World Life Insurance Company Medicare Supplement policy replaces an existing Mutual of Omaha Insurance Company Medicare Supplement policy, or an existing Mutual of Omaha Insurance Company Medicare Supplement Trust policy or certificate, or an existing Mutual of Omaha Insurance Company Medicare Select policy, or an existing United of Omaha Life Insurance Company Medicare Supplement policy, or an existing United of Omaha Life Insurance Company Medicare Select policy, and the producer of record does not change. The commission on the new Affiliate Company replacement policy will be calculated starting over at policy year 1.
11. For Internal Company and Affiliate Company replacements, commission will not be calculated or paid when the original producer of record changes.
12. Commission will not be calculated on replacements from the Agency or Direct to Consumer distributions to the Brokerage distribution.
13. The Company may, from time to time, issue schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses.