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

Florida		Under Age 6	§5	Age 65+						
Tiona		Policy Years	s	Policy Years						
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+				
		New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritte								
Commission Rate	3.0%	1.4%	0.0%	15.0%	7.0%	0.0%				
	Affiliate Re	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					
New Tork		Policy Years	S			
All Plans						
Except C, D, G	1 - 6	7 - 10	11+			
	New Business,					
	Internal 8	& External Re	placements			
	(C	pen Enrollm	ent)			
Commission Rate	15.0%	7.0%	0.0%			
	Λffi	liate Replace	mente			
		•				
	(C	pen Enrollm	ent)			
Commission Rate	11.25%	5.25%	0.0%			

New York	All Ages					
New TOIK	Policy					
Plan G	1 2+		All Policy Years			
		usiness irollment)	Internal & External Replacements (Open Enrollment)			
Commission Rate	6.5%	4.75%	4.75%			
Commission Pate	(Open En	placements irollment)				
Commission Rate	3.5625%	3.5625%	<u>]</u>			

New York	All Ages						
New TOIK	Policy	Years		All Policy			
Plans C, D	1	2+	All Policy Years	Years			
		usiness rollment)	External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)			
Commission Rate	6.5%	4.75%	4.75%	2.375%			
	` '	rollment)					
Commission Rate	3.5625%	3.5625%					

Vermont		Under Age 6	55	Age 65+				
Vermont		Policy Years	S	I	Policy Years			
All Plans Except D, F, G	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+		
		New Bus	iness, Internal 8 (Open En	External Replacements				
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 Bı (Open En	usiness rollment)	External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)		
	Policy	Years	All Policy	All Policy		
Plans D, F, G	1	2+	Years	Years		
		Und	er Age 65			
Commission Rate	3.25%	2.375%	2.375%	1.1875%		
	Age 65+					
Commission Rate	6.5%	4.75%	4.75%	2.375%		
	Affilia	te Replaceme	ents (Open Enr o	ollment)		
	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 Busines External Re (Guarante Open En Underv	placements ed Issue, rollment,			
Commission Rate	0.0%	8.0%			
	Affiliate Re (Guarante Open En Underv	ed Issue, rollment,			
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,	Under Age 65		Ages 65 - 80				Ages 81+		
Virginia	All Policy		Policy Years				Policy	Years	
All Plans	Years	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New E	Business, I	nternal & E	External Re	placements	(Open En	rollment, l	Underwrit	ten)
Commission Rate	0.0%	18.0%	18.0%	5.0%	0.0%	9.0%	9.0%	2.5%	0.0%
		Affi	liate Repla	acements (Open Enro	llment, Un	derwritten)	
Commission Rate	0.0%	13.5%	13.5%	3.75%	0.0%	6.75%	6.75%	1.875%	0.0%
	Ne	w Busines:	s, Internal,	External &	Affiliate Re	placement	s (Guaran t	teed 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	s 75+	
7 ii Namouo	All Policy		Policy Years Policy Years				Years		
All Plans	Years	1	1 2-6 7-10 11+				2 - 6	7 - 10	11+
			New Bus	iness (Ope	n Enrollme	ent, Under	written)		
Commission Rate	0.0%	26.0%	14.0%	5.0%	0.0%	13.0%	7.0%	2.5%	0.0%
		Internal	& External	Replacem	ents (Open	Enrollme	nt, Underv	vritten)	
Commission Rate	0.0%	14.0%	14.0%	5.0%	0.0%	7.0%	7.0%	2.5%	0.0%
		Affi	liate Repla	acements (Open Enro	llment, Un	derwritte	1)	
Commission Rate	0.0%	10.5%	10.5%	3.75%	0.0%	5.25%	5.25%	1.875%	0.0%
	Ne	w Busines	s, Internal,	External &	Affiliate Re	placement	s (Guaran	teed 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		
California		Policy	Years			Policy Y	ears		
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
	New Busi	ness, Interr	nal & Externa	l Replace	ments (Ope	en Enrollme	ent, Underv	vritten)	
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 B	usiness, Int	ernal, Extern	nal & Affili	ate Replace	ments (Gua	ranteed Is	sue)	
Commission Rate	5.625%	5.625%	1.3125%	0.0%	11.25%	11.25%	2.625%	0.0%	
		Ages	81+						
		Policy							
	1	2-6	7 - 10	11+					
	New E	Business. In	ternal & Exte	ernal					
		Replace	ements						
			nt, Underwri						
Commission Rate	7.5%	7.5%	1.75%	0.0%					
			olacements nt, Underwri	tten)					
Commission Rate	5.625%	5.625%	1.3125%	0.0%					
			al, External & uaranteed Is						
Commission Rate	5.625%	5.625%	1.3125%	0.0%					
		<u>. </u>		<u> </u>	n Dadwatia			1	
Compensation: 66		-	s with Com		n Reductio	n:		-	
Zip Codes:	926	927	928	piaris				-	
Compensation: 80				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								1	
Zip Codes:	919	920	921	922	923	924	925		

Connecticut	Under <i>i</i>	Age 65 - P	lans 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 Re	placement	s (Open En	rollment)	,		
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 Re	placements	s (Open En	rollment)			
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 Re	placements	s (Open En	rollment)			
Commission Rate	3.0%	3.0%	1.5%	0.0%	1.5%	1.5%	0.75%	0.0%	
*All Other Plans are	paid 0% co	mmission	to under aç	ge 65					

Georgia Not paid by a 3rd Party Non-Profit	U	Inder Age (65	Ages 65 - 80			
Charitable Organization	F	Policy Year	S		Policy	Years	
All Plans	1	2 - 6	7+	1	2 - 6	7 - 10	11+
		New Bu	siness (Ope	en Enrollm	ent, Under	written)	
Commission Rate	1.8%	0.9%	0.0%	18.0%	18.0%	5.0%	0.0%
	Interna	I & Externa	ıl Replacem	ents (Open	Enrollmer	nt, Underwi	ritten)
Commission Rate	0.9%	0.9%	0.0%	18.0%	18.0%	5.0%	0.0%
	A	ffiliate Rep	lacements (Open Enro	ollment, Un	derwritten)	
Commission Rate	0.675%	0.675%	0.0%	13.5%	13.5%	3.75%	0.0%
	N	lew Busine		External &		placements	1
Commission Rate	0.9%	0.45%	0.0%	9.0%	9.0%	2.5%	0.0%
		Age	s 81+				
		Policy	Years				
	1	2 - 6	7 - 10	11+			
	(Open		usiness nt, Underw	ritten)			
Commission Rate	9.0%	9.0%	2.5%	0.0%			
	Intern		nal Replace written)	ments			
Commission Rate	9.0%	9.0%	2.5%	0.0%			
			placements				
Commission Rate	6.75%	6.75%	1.875%	0.0%			
	New Busir	Replac	nal, Externa cements eed Issue)	l & Affiliate			
Commission Rate	4.5%	4.5%	1.25%	0.0%			

Georgia Paid by a 3rd Party	Un	der Age 65		Ages 65 - 80					
Non-Profit Charitable Organization	Po	olicy Years		Po	olicy Years				
All Plans	1	2 - 6	7+	1	2 - 6	7+			
	New	Business (O	pen En	rollment, Ur	nderwritten)				
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 F	Replacement	s (Ope r	n Enrollmen	t, Underwrit	ten)			
Commission Rate	0.1125%	0.1125%	0.0%	0.8625%	0.8625%	0.0%			
	New Bus			rnal, & Affiliat eed Issue)	te Replacem	ents			
Commission Rate	0.15%	0.075%	0.0%	1.15%	0.575%	0.0%			
	A	Ages 81+							
	Po	licy Years	1						
	1	2 - 6	7+						
	(Oper	w Business n Enrollment derwritten)	t,						
Commission Rate	1.15%	0.575%	0.0%						
	Rep (Ope r	nal & Externa placements n Enrollment derwritten)							
Commission Rate	0.575%	0.575%	0.0%						
	(Oper	Replacemer Enrollment derwritten)							
Commission Rate	0.4313%	0.4313%	0.0%						
		ss, Internal, E e Replaceme anteed Issue	ents						
Commission Rate	0.575%	0.2875%	0.0%						

Illinois		Under A	Age 65		Ages 65 - 80			
IIIIIOIS		Policy `	Years			Policy	Years	
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Busin	ess, Intern	al & Extern	al Replace	ments (Op	en Enrollm	ent, Unde	rwritten)
Commission Rate	10.8%	10.8%	3.0%	0.0%	18.0%	18.0%	5.0%	0.0%
		Affiliate	Replaceme	ents (Ope n	Enrollmer	nt, Underw	ritten)	
Commission Rate	8.1%	8.1%	2.25%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Bu	siness, Inte	ernal, Exte	rnal & Affili	ate Replace	ements (Gu	ıaranteed l	ssue)
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 Bus I & Externa Enrollmen	al Replacer					
Commission Rate	9.0%	9.0%	2.5%	0.0%				
		ffiliate Rep Enrollmen						
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	Internal, Ex	New Busternal & Af	filiate Repl	acements				
Commission Rate	4.5%	4.5%	1.25%	0.0%				

Indiana	Under Age 65	Ages	65+			
malana	All Policy	Policy Years				
All Plans	Years	1 - 8	9+			
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	0.0%	17.0%	0.0%			
	(Ope	e Replacen n Enrollme derwritten	ent,			
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+						
Remucky		Policy \	rears			Policy	Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+			
	New Busir	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 I	Replacemer	nts (Ope n	Enrollme	nt, Underv	vritten)				
Commission Rate	13.5%	13.5%	3.75%	0.0%	6.75%	6.75%	1.875%	0.0%			
	New Bu	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,		Under A	Age 65			Ages 65 - 80				
Mississippi, South Dakota		Policy	Years			Policy	Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+		
	New Busin	ess, Intern	al & Exterr	nal Replace	ements (Op	en Enrollm	nent, Unde	rwritten)		
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 Bu	siness, Inte	ernal, Exte	rnal & Affili	ate Replace	ements (Gu	ıaranteed l	ssue)		
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 Bu I & Externa Enrollmen	al Replacei							
Commission Rate	9.0%	9.0%	2.5%	0.0%						
		ffiliate Rep Enrollmen								
Commission Rate	6.75%	6.75%	1.875%	0.0%						
	New Busine Replace	ess, Interna ements (Gu								
Commission Rate	4.5%	4.5%	1.25%	0.0%						

		All A	ges					
Maine		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%				
		ffiliate Rep						
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	Δ	.ges 65 - 8	0	Ages 81+					
	All	F	Policy Year	s	F	Policy Years	6			
All Plans	Policy Years	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%			
	Aff	filiate Repla	acements (Open Enro	ollment, Ur	nderwritter	n)			
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 Ag	es				
Wiissouri		Policy Y	ears				
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%			
		filiate Repla		tten)			
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%			

		Under A	Age 65		Ages 65 - 80			
New Hampshire		Policy	Years			Policy `	Years	
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
					External R	•		
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
	Affiliate	Replacem	ents (Gua	ranteed Iss	sue, Open	Enrollmen	t, Underwr	ritten)
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 Bus I & Externa eed Issue, Underw	al Replacer Open Enr					
Commission Rate	9.0%	9.0%	2.5%	0.0%				
		ffiliate Reped Issue, Underw	Open Enr					
Commission Rate	6.75%	6.75%	1.875%	0.0%				

New Jersey, North Carolina, Oklahoma	N	Under A NJ - Plans C - Plans A OK - Plan	s C Only* A & F Only	*		Ages 6	5 - 80	
		Policy `	Years			Policy	Years	
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Busin	ess, Intern	al & Exterr	nal Replace	ements (Op	en Enrollm	nent, Unde	rwritten)
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
		Affiliate	Replacem	ents (Ope n	Enrollme	nt, Underw	ritten)	
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Bu	siness, Inte	ernal, Exte	rnal & Affili	ate Replace	ements (Gu	aranteed l	ssue)
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 Bull & Externation	al Replacei					
Commission Rate	9.0%	9.0%	2.5%	0.0%				
		ffiliate Rep Enrollmen						
Commission Rate	6.75%	6.75%	1.875%	0.0%				
	New Busine Replace	ess, Interna ements (Gu						
Commission Rate	4.5%	4.5%	1.25%	0.0%				
*All Other Plans are	paid 0% co	mmission	to under a	ge 65				

Ohio	Under Age 65	Ages 6	65 - 80	Ages 81+				
	All	Policy Years		Policy	Years			
All Plans	Policy Years	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%			
	(0		e Replace Ilment, Ur	ments iderwritten	n)			
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 Age:	S				
Oregon		Policy Ye	ars				
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%			
		filiate Replac		en)			
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	Uı	nder Age 65	5		Ages 65 - 80			
Termessee	F	olicy 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	Replacem	ents (Open	, Enrollmeı	nt, Underwi	ritten)	
Commission Rate	2.25%	2.25%	0.0%	18.0%	18.0%	5.0%	0.0%	
	Af	filiate Repla	cements ((Open Enro	ollment, Un	derwritten)		
Commission Rate	1.6875%	1.6875%	0.0%	13.5%	13.5%	3.75%	0.0%	
	N	ew Busines		, External &		placements		
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+				
	(Open	New Bu Enrollmen		ritten)				
Commission Rate	9.0%	9.0%	2.5%	0.0%				
		al & Externa Enrollmen	•					
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	Und	er Age 65 -	- Plan A Or	nly*	_	Ages 6	5 - 80	-
TCAUS		Policy `	Years			Policy	Years	
All Plans	1	2 - 7	8 - 10	11+	1	2 - 7	8 - 10	11+
	New Busin	ess, Intern	al & Extern	al Replace	ements (Open Enrollment, Underwritten)			
Commission Rate	9.0%	9.0%	2.5%	0.0%	18.0%	18.0%	5.0%	0.0%
		Affiliate	Replaceme	ents (Open	Enrollmer	nt, Underw	ritten)	
Commission Rate	6.75%	6.75%	1.875%	0.0%	13.5%	13.5%	3.75%	0.0%
	New Bu	siness, Inte	ernal, Exte	rnal & Affili	ate Replace	ements (Gu	aranteed l	ssue)
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 Bu	usiness, Int Replace		ternal				
	(Open I	Enrolİmen		ritten)				
Commission Rate	9.0%	9.0%	2.5%	0.0%				
		ffiliate Rep Enrollmen						
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% co	mmission t	to under ag	je 65				

West Virginia	Under Age 65	Age 65 - 80			Ages 81+		
	All	F	Policy Year	s	F	Policy Years	3
All Plans	Policy Years	1 - 5	6 - 10	11+	1 - 5	6 - 10	11+
					ernal Replace		
Commission Rate	0.0%	18.0%	5.0%	0.0%	9.0%	2.5%	0.0%
	Aff	iliate Repla	acements (Open Enr	ollment, Ur	nderwrittei	า)
Commission Rate	0.0%	13.5%	3.75%	0.0%	6.75%	1.875%	0.0%
	Ne	ew Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	0.0%	9.0%	2.5%	0.0%	4.5%	1.25%	0.0%

Wisconsin	Wisconsin Ages 0 - 80			Ages 81+				
Wisconsin		Policy \	/ears		Policy Year		Years	
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Busir	New Business, Internal & External Replacements (Open Enrollment, L					nent, Under	written)
Commission Rate	18.0%	18.0%	5.0%	0.0%	9.0%	9.0%	2.5%	0.0%
		Affiliate I	Replacemer	nts (Oper	en 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)						sue)	
Commission Rate	9.0%	9.0%	2.5%	0.0%	4.5%	4.5%	1.25%	0.0%

B. COMMISSION RULES

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

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

Alabama, New Mexico, North Dakota,	Under Age 65		Age 65+			
Utah, Wyoming	All Policy	Policy Years				
All Plans	Years	1 - 6	7 - 10	11+		
		ess, Internal 8 en Enrollme r				
Commission Rate	0.0%	15.0%	7.0%	0.0%		
	(Op	Affiliate Rep en Enrollmer		ten)		
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%		

O a la ma dia		All Ages				
Colorado		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	j	Age 65+			
Delaware		Policy Years	s Policy Years				
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	
	1	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	1.5%	0.7%	0.0%	15.0%	7.0%	0.0%	
	Affilia	ate Replacem	ents (Open E	nrollment, U	nderwritte	n)	
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,		All Ages			
Pennsylvania		Policy Years			
All Plans	1 - 6	7 - 10	11+		
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	15.0%	0.0%			
		ate Replacem			
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+	
	1	New Business, Internal & External Replacements (Open Enrollment, Underwritten)					
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%	
	Affilia	ate Replacem	ents (Open E	nrollment, U	nderwritte	n)	
Commission Rate	5.625%	2.625%	0.0%	11.25%	5.25%	0.0%	
	New	New Business, Internal, External & Affiliate Replacements (Guaranteed Issue)					
Commission Rate	3.75%	3.75% 1.75% 0.0%			3.5%	0.0%	
*All Other Plans are	paid 0% com	nmission to ur	ider age 65.				

Minnesota	Under Age 65			Age 65+		
Willinesota		Policy Years	Policy Years		olicy Years	
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	1	New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%
	Affilia	ate Replacem	ents (Open E	nrollment, U	nderwritte	n)
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					
	All		Policy Years			
All Plans	Policy Years	1 - 6	7 - 10	11+		
		New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	0.0%	13.0%	6.0%	0.0%		
	(Op	Affiliate Rep en Enrollmer		ten)		
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 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
- 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.