

**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

**Commission Rates for:**

**POLICY FORM: UM1, UM2, UM3, UM4, UM5, UM11 and State Equivalents and State Special Plans**

<b>Arizona, Georgia, Idaho, Iowa, Nevada, Ohio, South Carolina, Tennessee, Virginia</b>	New Business, Internal & External Replacements								
	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	0.0%	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%
Commission Rate	0.0%	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%
<b>States and Zip Codes with Compensation Reduction:</b>									
State: Nevada									
Comp Reduction: 50.0% of Commission rate for all plans									
Zip Code: 889 891 89002 89009 89011									
89012 89014 89015 89016 89030									
89031 89032 89033 89036 89044									
89052 89053 89054 89074 89077									
89081 89084 89085 89086 89087									
<b>Louisiana, Mississippi, New Hampshire</b>	New Business, Internal & External Replacements								
	Under Age 65				Ages 65 - 80				
	Policy Years				Policy Years				
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
All Plans	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%	
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%	
	Ages 81+								
	Policy Years								
	1	2 - 6	7 - 10	11+					
	All Plans	7.5%	7.5%	2.0%	0.0%				
Commission Rate	7.5%	7.5%	2.0%	0.0%					

<b>Arkansas</b>	New Business								
	Under Age 65	Age 65 - 74				Age 75+			
	All Policy Years	Policy Years				Policy Years			
All Plans		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	0.0%	23.0%	13.0%	4.0%	0.0%	11.5%	6.5%	2.0%	0.0%
	Internal & External Replacements								
Commission Rate	0.0%	13.0%	13.0%	4.0%	0.0%	6.5%	6.5%	2.0%	0.0%
<b>Connecticut</b>	New Business, Internal & External Replacements								
	Policy Years				Policy Years				
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
All Plans	Under Age 65 - Plan A Only*				Age 65				
Commission Rate	1.2%	1.2%	0.6%	0.0%	10.0%	10.0%	5.0%	0.0%	
	Age 66				Age 67				
Commission Rate	6.0%	6.0%	4.0%	0.0%	6.0%	6.0%	2.0%	0.0%	
	Age 68				Ages 69+				
Commission Rate	2.0%	2.0%	1.2%	0.0%	1.2%	1.2%	0.6%	0.0%	
*All Other Plans are paid 0% commission to under age 65									
<b>Illinois</b>	New Business, Internal & External Replacements								
	Under Age 65				Ages 65 - 80				
	Policy Years				Policy Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	9.0%	9.0%	2.4%	0.0%	15.0%	15.0%	4.0%	0.0%	
	Ages 81+								
	Policy Years								
All Plans	1	2 - 6	7 - 10	11+					
Commission Rate	7.5%	7.5%	2.0%	0.0%					
<b>Indiana</b>	New Business, Internal & External Replacements								
	Under Age 65	Ages 65+							
	All Policy Years	Policy Years	Policy Years						
All Plans		1 - 8	9+						
Commission Rate	0.0%	14.0%	0.0%						
<b>Kentucky</b>	New Business, Internal & External Replacements								
	Under Age 80				Ages 81+				
	Policy Years				Policy Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%	
<b>Michigan</b>	New Business, Internal & External Replacements								
	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+		
Commission Rate	0.0%	21.0%	4.0%	0.0%	10.5%	2.0%	0.0%		

<b>Missouri</b>	New Business			
	All Ages			
All Plans Except J	Policy Years			
	1	2 - 6	7 - 10	11+
Commission Rate	18.0%	10.0%	4.0%	0.0%
	Internal & External Replacements			
Commission Rate	10.0%	10.0%	4.0%	0.0%
<b>Missouri</b>	New Business, Internal & External Replacements			
	All Ages			
Plan J	Policy Years			
	1	2 - 6	7 - 10	11+
Commission Rate	11.0%	11.0%	4.0%	0.0%

<b>North Carolina</b>	New Business, Internal & External Replacements							
	Under Age 65 - Plan A and F Only*				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%
	Ages 81+							
	Policy Years							
All Plans	1	2 - 6	7 - 10	11+				
Commission Rate	7.5%	7.5%	2.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								

<b>Oklahoma</b>	New Business, Internal & External Replacements							
	Under Age 65 - Plan A Only*				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%
	Ages 81+							
	Policy Years							
All Plans	1	2 - 6	7 - 10	11+				
Commission Rate	7.5%	7.5%	2.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								

<b>Oregon</b>	New Business, Internal & External Replacements			
	All Ages			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
Commission Rate	13.5%	13.5%	3.5%	0.0%

\*\*\*\*\* This Schedule is not valid until signed by an Authorized Representative of the Company \*\*\*\*\*

Texas	New Business, Internal & External Replacements							
	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+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%
	Ages 81+							
	Policy Years							
	All Plans	1	2 - 6	7 - 10	11+			
Commission Rate	7.5%	7.5%	2.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								
West Virginia	New Business, Internal & External Replacements							
	Under Age 65	Ages 65 - 80			Ages 81+			
	All Policy Years	Policy Years			Policy Years			
		1 - 5	6 - 10	11+	1 - 5	6 - 10	11+	
Commission Rate	0.0%	15.0%	4.0%	0.0%	7.5%	2.0%	0.0%	
Wisconsin	New Business, Internal & External Replacements							
	Under Age 80				Ages 81+			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%

End of Commission Rates for policy forms that begin on page 1.

Commission Rates for:

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

<b>Arizona, Georgia, Idaho, Iowa, Nevada, Ohio, South Carolina, Tennessee, Virginia</b>	New Business, Internal & External Replacements									
	Under Age 65	Ages 65 - 80				Ages 81+				
	All Policy Years	Policy Years				Policy Years				
All Plans		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	0.0%	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%	

**States and Zip Codes with Compensation Reduction:**  
 State: Nevada  
 Comp Reduction: 50.0% of Commission rate for all plans  
 Zip Code: 889 891 89002 89009 89011  
 89012 89014 89015 89016 89030  
 89031 89032 89033 89036 89044  
 89052 89053 89054 89074 89077  
 89081 89084 89085 89086 89087

<b>Louisiana, Mississippi, New Hampshire</b>	New Business, Internal & External Replacements							
	Under Age 65				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%

	Ages 81+			
	Policy Years			
	1	2 - 6	7 - 10	11+
Commission Rate	7.5%	7.5%	2.0%	0.0%

<b>Arkansas</b>	New Business									
	Under Age 65	Age 65 - 74				Age 75+				
	All Policy Years	Policy Years				Policy Years				
All Plans		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	0.0%	23.0%	13.0%	4.0%	0.0%	11.5%	6.5%	2.0%	0.0%	
	Internal & External Replacements									
	Commission Rate									
	0.0%	13.0%	13.0%	4.0%	0.0%	6.5%	6.5%	2.0%	0.0%	

<b>Connecticut</b>	New Business, Internal & External Replacements									
	Policy Years					Policy Years				
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+		
All Plans	Under Age 65 - Plan A Only*					Age 65				
Commission Rate	1.2%	1.2%	0.6%	0.0%	10.0%	10.0%	5.0%	0.0%		
	Age 66					Age 67				
	Commission Rate					Commission Rate				
	6.0%	6.0%	4.0%	0.0%	6.0%	6.0%	2.0%	0.0%		
	Age 68					Ages 69+				
	Commission Rate					Commission Rate				
	2.0%	2.0%	1.2%	0.0%	1.2%	1.2%	0.6%	0.0%		

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

<b>Illinois</b>	New Business, Internal & External Replacements								
	Under Age 65				Ages 65 - 80				
	Policy Years				Policy Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	9.0%	9.0%	2.4%	0.0%	15.0%	15.0%	4.0%	0.0%	
	Ages 81+								
	Policy Years								
All Plans	1	2 - 6	7 - 10	11+					
Commission Rate	7.5%	7.5%	2.0%	0.0%					
<b>Indiana</b>	New Business, Internal & External Replacements								
	Under Age 65	Ages 65+							
	All Policy Years	Policy Years	Policy Years						
		1 - 8	9+						
Commission Rate	0.0%	14.0%	0.0%						
<b>Kentucky</b>	New Business, Internal & External Replacements								
	Under Age 80				Ages 81+				
	Policy Years				Policy Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%	
<b>Michigan</b>	New Business, Internal & External Replacements								
	Under Age 65	Ages 65 - 80			Ages 81+				
	All Policy Years	Policy Years			Policy Years				
		1 - 3	4 - 10	11+	1 - 3	4 - 10	11+		
Commission Rate	0.0%	21.0%	4.0%	0.0%	10.5%	2.0%	0.0%		
<b>Missouri</b>	New Business								
	All Ages								
	Policy Years								
	All Plans	1	2 - 6	7 - 10	11+				
	Commission Rate	18.0%	10.0%	4.0%	0.0%				
	Internal & External Replacements								
Commission Rate	10.0%	10.0%	4.0%	0.0%					
<b>North Carolina</b>	New Business, Internal & External Replacements								
	Under Age 65 - Plan A and F Only*				Ages 65 - 80				
	Policy Years				Policy Years				
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%	
	Ages 81+								
	Policy Years								
All Plans	1	2 - 6	7 - 10	11+					
Commission Rate	7.5%	7.5%	2.0%	0.0%					
*All Other Plans are paid 0% commission to under age 65									

<b>Oklahoma</b>	New Business, Internal & External Replacements							
	Under Age 65 - Plan A Only*				Ages 65 - 80			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%
	Ages 81+							
	Policy Years							
All Plans	1	2 - 6	7 - 10	11+				
Commission Rate	7.5%	7.5%	2.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								
<b>Oregon</b>	New Business, Internal & External Replacements							
	All Ages							
	Policy Years							
All Plans	1	2 - 6	7 - 10	11+				
Commission Rate	13.5%	13.5%	3.5%	0.0%				
<b>Texas</b>	New Business, Internal & External Replacements							
	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+
Commission Rate	7.5%	7.5%	2.0%	0.0%	15.0%	15.0%	4.0%	0.0%
	Ages 81+							
	Policy Years							
All Plans	1	2 - 6	7 - 10	11+				
Commission Rate	7.5%	7.5%	2.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								
<b>West Virginia</b>	New Business, Internal & External Replacements							
	Under Age 65	Ages 65 - 80			Ages 81+			
	All Policy Years	Policy Years			Policy Years			
All Plans		1 - 5	6 - 10	11+	1 - 5	6 - 10	11+	
Commission Rate	0.0%	15.0%	4.0%	0.0%	7.5%	2.0%	0.0%	
<b>Wisconsin</b>	New Business, Internal & External Replacements							
	Under Age 80				Ages 81+			
	Policy Years				Policy Years			
All Plans	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Commission Rate	15.0%	15.0%	4.0%	0.0%	7.5%	7.5%	2.0%	0.0%

**B. COMMISSION RULES**

1. The commission rate is the rate that is in effect on the application date of the issued policy.
2. Commission is calculated on the lesser of initial premium or paid premium.
3. Medicare Part B deductible premium is not commissionable except for the state of Indiana. Commission is not calculated on premium increases.

4. 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.
5. Internal Company Replacements. Commission will be calculated at 100% of the applicable commission rate when a new United of Omaha Life Insurance Company Medicare Supplement policy replaces 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 not change. The commission on the new internal replacement policy will be calculated based upon the policy year of the former policy.
6. Affiliate Company Replacements. Commission will be calculated at 75% (except for the state of Connecticut & Missouri where commission will be calculated at 100%) of the applicable External Replacement commission rate when a new United of Omaha 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, or an existing Mutual of Omaha Insurance Company Medicare Supplement policy or certificate, 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 Affiliate Company replacement policy will be calculated starting over at policy year 1.
7. Commission will not be calculated on replacements from the Agency distribution to the Brokerage distribution.
8. External Replacements. Commission will be calculated the same as new business unless a state special rule applies.
9. 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.

### **C. GENERAL PROVISIONS**

1. **Product Included.** The provisions and conditions of this Schedule shall apply only to the Product specifically identified in this Schedule.
2. **Non-assignment.** You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under this Schedule shall be void.
3. **Administrative Rules.** The Company's administrative rules, practices and procedures may be revised, modified or supplemented by the Company from time to time.
4. **Laws & Regulations.** Commission on the Product set forth above may be adjusted as required by any applicable laws or regulations.
5. **Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

\*\*\*\*\* ***This Schedule is not valid until signed by an Authorized Representative of the Company*** \*\*\*\*\*

This Schedule is in addition to any other schedules currently in force or that may come into force in the future, but supersedes any prior Schedules related to commission on the Product. This Schedule shall remain in effect until changed or terminated by Company.

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

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Date first approved by an Authorized Representative: \_\_\_\_\_