

**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 effective 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 Affiliate 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, UM30, UM34, UM35, UM36 and State Equivalents and State Special Plans

Colorado	Under Age 65				Ages 65 - 80			
All Plans Except Plans High Deductible F & High Deductible G & Plan N	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	4.875%	4.875%	1.125%	0.0%	19.5%	19.5%	4.5%	0.0%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	4.3875%	4.3875%	1.0125%	0.0%	17.55%	17.55%	4.05%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	12.675%	12.675%	2.925%	0.0%				
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	11.4075%	11.4075%	2.6325%	0.0%				

Colorado	Under Age 65				Ages 65 - 80			
Plans High Deductible F & High Deductible G & Plan N	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	5.875%	5.875%	1.125%	0.0%	23.5%	23.5%	4.5%	0.0%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	5.2875%	5.2875%	1.0125%	0.0%	21.15%	21.15%	4.05%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	15.275%	15.275%	2.925%	0.0%				
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	13.7475%	13.7475%	2.6325%	0.0%				

Florida	Under Age 65				Ages 65 - 74			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
All Plans Except Plans High Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Area 1	3.4748%	3.4748%	0.9828%	0.0%	18.0%	18.0%	4.5%	0.0%
Area 2	2.9536%	2.9536%	0.8354%	0.0%	15.3%	15.3%	3.825%	0.0%
Area 3	2.6061%	2.6061%	0.7371%	0.0%	13.5%	13.5%	3.375%	0.0%
	Ages 75 - 80				Ages 81+			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Area 1	13.6957%	13.6957%	3.15%	0.0%	12.7174%	12.7174%	2.85%	0.0%
Area 2	11.6413%	11.6413%	2.6775%	0.0%	10.8098%	10.8098%	2.4225%	0.0%
Area 3	10.2718%	10.2718%	2.3625%	0.0%	9.5381%	9.5381%	2.1375%	0.0%
	Under Age 65				Ages 65 - 74			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Area 1	2.6061%	2.6061%	0.7371%	0.0%	13.5%	13.5%	3.375%	0.0%
Area 2	2.2152%	2.2152%	0.6265%	0.0%	11.475%	11.475%	2.8688%	0.0%
Area 3	1.9546%	1.9546%	0.5528%	0.0%	10.125%	10.125%	2.5313%	0.0%
	Ages 75 - 80				Ages 81+			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Area 1	10.2718%	10.2718%	2.3625%	0.0%	9.5381%	9.5381%	2.1375%	0.0%
Area 2	8.731%	8.731%	2.0081%	0.0%	8.1073%	8.1073%	1.8169%	0.0%
Area 3	7.7038%	7.7038%	1.7719%	0.0%	7.1535%	7.1535%	1.6031%	0.0%
Area 1	320	321	323	324	325	326	327	328
Zip Codes	329	338	339	340	341	342	344	347
Area 2	322	335	336	337	346	349		
Area 3	330	331	332	333	334			
Zip Codes								

Florida	Under Age 65				Ages 65 - 74			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Plans High Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Area 1	3.4748%	3.4748%	0.9828%	0.0%	18.0%	18.0%	4.5%	0.0%
Area 2	2.9536%	2.9536%	0.8354%	0.0%	15.3%	15.3%	3.825%	0.0%
Area 3	2.6061%	2.6061%	0.7371%	0.0%	13.5%	13.5%	3.375%	0.0%
	Ages 75 - 80				Ages 81+			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Area 1	13.6957%	13.6957%	3.15%	0.0%	12.7174%	12.7174%	2.85%	0.0%
Area 2	11.6413%	11.6413%	2.6775%	0.0%	10.8098%	10.8098%	2.4225%	0.0%
Area 3	10.2718%	10.2718%	2.3625%	0.0%	9.5381%	9.5381%	2.1375%	0.0%
	Under Age 65				Ages 65 - 74			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Area 1	2.6061%	2.6061%	0.7371%	0.0%	13.5%	13.5%	3.375%	0.0%
Area 2	2.2152%	2.2152%	0.6265%	0.0%	11.475%	11.475%	2.8688%	0.0%
Area 3	1.9546%	1.9546%	0.5528%	0.0%	10.125%	10.125%	2.5313%	0.0%
	Ages 75 - 80				Ages 81+			
	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Area 1	10.2718%	10.2718%	2.3625%	0.0%	9.5381%	9.5381%	2.1375%	0.0%
Area 2	8.731%	8.731%	2.0081%	0.0%	8.1073%	8.1073%	1.8169%	0.0%
Area 3	7.7038%	7.7038%	1.7719%	0.0%	7.1535%	7.1535%	1.6031%	0.0%
Area 1	320	321	323	324	325	326	327	328
Zip Codes	329	338	339	340	341	342	344	347
Area 2	322	335	336	337	346	349		
Area 3	330	331	332	333	334			

Maine	All Ages			
	Policy Years			
	1	2 - 6	7 - 10	11+
All Plans Except Plans High Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	18.5%	18.5%	3.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)			
Commission Rate	13.875%	13.875%	2.625%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)			
Commission Rate	13.875%	13.875%	2.625%	0.0%

Maine	All Ages			
Plans High Deductible F & High Deductible G & Plan N	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	22.5%	22.5%	3.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)			
	16.875%	16.875%	2.625%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)			
Commission Rate	16.875%	16.875%	2.625%	0.0%

Maryland	Under Age 65 - Plan A Only* & Age 81+				Ages 65 - 80			
All Plans Except Plans High Deductible F & High Deductible G & Plan N	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	11.0%	11.0%	2.5%	0.0%	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
	9.9%	9.9%	2.25%	0.0%	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	0.5%	1.25%	0.0%	0.0%	0.5%	1.25%	0.0%	0.0%
*All Other Plans are paid 0% commission to under age 65								

Maryland	Under Age 65 All Plans* & Age 81+				Ages 65 - 80			
Plans High Deductible F & High Deductible G & Plan N	Policy Years				Policy Years			
	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	13.0%	13.0%	2.5%	0.0%	26.0%	26.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
	11.7%	11.7%	2.25%	0.0%	23.4%	23.4%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	0.5%	1.25%	0.0%	0.0%	0.5%	1.25%	0.0%	0.0%
*All Other Plans are paid 0% commission to under age 65								

New Mexico	Under Age 65	Ages 65 - 80				Ages 81+				
All Plans Except Plans High Deductible F & High Deductible G & Plan N	All Policy Years	Policy Years				Policy Years				
		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)									
Commission Rate	0.0%	22.0%	22.0%	5.0%	0.0%	11.0%	11.0%	2.5%	0.0%	
	Affiliate Company Replacements (Open Enrollment, Underwritten)									
	0.0%	19.8%	19.8%	4.5%	0.0%	9.9%	9.9%	2.25%	0.0%	
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)									
Commission Rate	0.0%	0.5%	1.25%	0.0%	0.0%	0.5%	1.25%	0.0%	0.0%	

New Mexico	Under Age 65	Ages 65 - 80				Ages 81+			
Plans High Deductible F & High Deductible G & Plan N	All Policy Years	Policy Years				Policy Years			
		1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	22.0%	22.0%	5.0%	0.0%	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	19.8%	19.8%	4.5%	0.0%	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	0.0%	0.5%	1.25%	0.0%	0.0%	0.5%	1.25%	0.0%	0.0%

Washington	Under Age 65	Ages 65+
All Plans Except Plans High Deductible F & High Deductible G & Plan N	All Policy Years	
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
	0.0%	11.5%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
Commission Rate	0.0%	8.625%

Washington	Under Age 65	Ages 65+
Plans High Deductible F & High Deductible G & Plan N	All Policy Years	
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
Commission Rate	0.0%	11.5%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
Commission Rate	0.0%	8.625%

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, less the Part B deductible offset on applicable plans, except for the state of Washington, where commission is calculated on paid premium. Medicare Part B deductible premium is not commissionable except for the state of Washington.
4. 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.

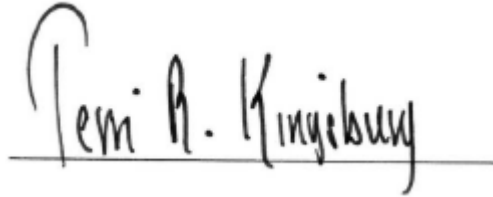
6. Commission will not be charged back for a policy terminated due to death of the insured.
7. Commission for the Product is vested and may be credited to you after the termination date if (a) the policy remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
8. Internal Company Replacements. Company will calculate commission 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 does not change. Company will calculate the commission on the new internal replacement policy based upon the policy year of the policy currently being replaced.
9. Internal Company Replacement of a Policy previously issued as an Affiliate Company Replacement Policy: Company will calculate commission using the applicable "Affiliate Replacement" commission rate based upon the policy year of the policy currently being replaced.
10. Affiliate Company Replacements: Company will calculate commission when a new Medicare Supplement policy issued by United of Omaha Life Insurance Company ("United of Omaha") replaces an existing Medicare Supplement policy, Medicare Select policy or Medicare Supplement Trust policy or certificate issued by an affiliate company of United of Omaha (each, an "Affiliate Company"), and the producer of record does not change. Company will calculate the commission on the new United of Omaha replacement policy 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. 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 RULES AND DEFINITIONS

1. **Product Included.** The provisions and conditions of this Schedule shall apply only to the Product specifically identified in this Schedule as permitted by law.
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.** Company's administrative rules, practices and procedures may be revised, modified or supplemented by 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. In no event will Company be obligated to pay any compensation in excess of any applicable state compensation limitations.
5. **Not Confidential Information.** Commission payments payable, paid or provided to you pursuant to this Schedule are not confidential and may be required to be disclosed to customers and/or potential customers. You shall comply with all applicable federal, state and local laws and regulations, including without limitation, those laws requiring disclosure of compensation.

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

A handwritten signature in black ink that reads "Terri R. Kingsbury". The signature is written in a cursive style and is positioned above a solid horizontal line.

Terri R. Kingsbury, Director Distribution Compensation
Date first approved by an Authorized Representative: January 1, 2020