

**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 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.

- Authorize Affiliate 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, MM34, MM35 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 Company Replacements (Open Enrollment, Underwritten)			
Commission Rate	0.0%	19.8%	7.65%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)			
Commission Rate	0.0%	11.0%	4.25%	0.0%

Alabama	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+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>								
Commission Rate	0.0%	22.0%	22.0%	5.0%	0.0%	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>								
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 <b>(Guaranteed Issue)</b>								
Commission Rate	0.0%	2.0%	2.0%	0.0%	0.0%	1.0%	1.0%	0.0%	0.0%

California	Under Age 65 Plans A, F & N Only* & Age 81+			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	9.25%	9.25%	1.75%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	6.9375%	6.9375%	1.3125%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	4.625%	4.625%	0.875%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	18.5%	18.5%	3.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	13.875%	13.875%	2.625%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	9.25%	9.25%	1.75%	0.0%
*All Other Plans are paid 0% commission to under age 65.				

Colorado	Under Age 65			
	Policy Years			
All Plans	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%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)			
Commission Rate	4.3875%	4.3875%	1.0125%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)			
Commission Rate	19.5%	19.5%	4.5%	0.0%
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)			
Commission Rate	17.55%	17.55%	4.05%	0.0%
	Age 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%

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 Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)					
Commission Rate	2.7%	1.26%	0.0%	13.5%	6.3%	0.0%

Idaho, Nevada	Under Age 65	Age 65 - 80			
	All Policy Years	Policy Years			
		1	2 - 6	7 - 10	11+
All Plans					
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	0.0%	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)				
Commission Rate	0.0%	19.8%	19.8%	4.50%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)				
Commission Rate	0.0%	11.0%	11.0%	2.5%	0.0%
	Age 81+				
	Policy Years				
	1	2 - 6	7 - 10	11+	
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)				
Commission Rate	11.0%	11.0%	2.5%	0.0%	
	Affiliate Company Replacements (Open Enrollment, Underwritten)				
Commission Rate	9.9%	9.9%	2.25%	0.0%	
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)				
Commission Rate	5.5%	5.5%	1.25%	0.0%	

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Illinois	Under Age 65			
	Policy Years			
	1	2 - 6	7 - 10	11+
All Plans				
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	13.2%	13.2%	3.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	11.88%	11.88%	2.7%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	6.6%	6.6%	1.5%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Age 81+			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	5.5%	5.5%	1.25%	0.0%

Kansas	Ages 0 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
All Plans				
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Age 81+			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	5.5%	5.5%	1.25%	0.0%

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Louisiana	Under Age 65 & Age 81+			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	5.5%	5.5%	1.25%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%

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Mississippi	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 <b>(Open Enrollment, Underwritten)</b>							
Commission Rate	11.0%	11.0%	2.5%	0.0%	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>							
Commission Rate	9.90%	9.9%	2.25%	0.0%	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>							
Commission Rate	1.0%	1.0%	0.0%	0.0%	2.0%	2.0%	0.0%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>							
Commission Rate	11.0%	11.0%	2.5%	0.0%				
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>							
Commission Rate	9.9%	9.9%	2.25%	0.0%				
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>							
Commission Rate	1.0%	1.0%	0.0%	0.0%				
*All Other Plans are paid 0% commission to under age 65								

Missouri	All Ages			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	25.0%	15.0%	5.0%	0.0%
	Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	15.0%	15.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	15.0%	15.0%	5.0%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	18.75%	11.25%	3.75%	0.0%

<b>New Hampshire</b>	Under Age 65 & Age 81+			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
Commission Rate	19.8%	19.8%	4.5%	0.0%

<b>New York</b>	All Ages					
	Policy Years					
All Plans Except C, D, G	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment)</b>			Affiliate Company Replacements <b>(Open Enrollment)</b>		
Commission Rate	15.0%	7.0%	0.0%	13.5%	6.3%	0.0%

<b>New York</b>	All Ages			
	Policy Years			
Plan G	1	2+	All Policy Years	
	New Business <b>(Open Enrollment)</b>		Internal & External Replacements <b>(Open Enrollment)</b>	Affiliate Company Replacements <b>(Open Enrollment)</b>
Commission Rate	6.5%	4.75%	4.75%	4.275%

New York	All Ages				
	Policy Years				
Plans C, D	1	2+	All Policy Years		
	New Business (Open Enrollment)		External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)	Affiliate Company Replacements (Open Enrollment)
Commission Rate	6.5%	4.75%	4.75%	2.375%	4.275%

North Carolina	Under Age 65 Plans A and F Only* & Age 81+			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)			
Commission Rate	5.5%	5.5%	1.25%	0.0%
	Age 65 - 80			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)			
Commission Rate	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)			
Commission Rate	11.0%	11.0%	2.5%	0.0%
*All Other Plans are paid 0% commission to under age 65.				

Pennsylvania	Under Age 65				Ages 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, Underwritten)							
Commission Rate	10.25%	10.25%	2.25%	0.0%	20.5%	20.5%	4.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.225%	9.225%	2.025%	0.0%	18.45%	18.45%	4.05%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	1.0%	1.0%	0.0%	0.0%	2.0%	2.0%	0.0%	0.0%

Tennessee	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	4.62%	4.62%	1.05%	0.0%	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	4.158%	4.158%	0.945%	0.0%	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	3.465%	3.465%	0.7875%	0.0%	16.5%	16.5%	3.75%	0.0%
	Ages 81+							
	Policy Years							
	1	2 - 6	7 - 10	11+				
	New Business, Internal, External & Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	11.0%	11.0%	2.5%	0.0%				
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	9.9%	9.9%	2.25%	0.0%				
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	8.25%	8.25%	1.875%	0.0%				

<b>Vermont</b>	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 <b>(Open Enrollment)</b>					
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment)</b>					
Commission Rate	6.75%	3.15%	0.0%	13.5%	6.3%	0.0%

Vermont	New Business (Open Enrollment)		External Replacements (Open Enrollment)	Internal Replacements (Open Enrollment)	Affiliate Company Replacements (Open Enrollment)
	Policy Years		All Policy Years		
Plans D, F, G	1	2+			
	Under Age 65				
Commission Rate	3.25%	2.375%	2.375%	1.1875%	2.1375%
	Age 65+				
Commission Rate	6.5%	4.75%	4.75%	2.375%	4.275%

<b>Wisconsin</b>	Ages 0 - 80			
	Policy Years			
All Plans	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	19.8%	19.8%	4.5%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Age 81+			
	Policy Years			
	1	2 - 6	7 - 10	11+
	New Business, Internal & External Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	11.0%	11.0%	2.5%	0.0%
	Affiliate Company Replacements <b>(Open Enrollment, Underwritten)</b>			
Commission Rate	9.9%	9.9%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements <b>(Guaranteed Issue)</b>			
Commission Rate	5.5%	5.5%	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 65<sup>th</sup> 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.
4. 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: Company will calculate commission 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. 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 Mutual of Omaha Insurance Company ("Mutual of Omaha") replaces an existing Medicare Supplement policy or Medicare Select policy issued by an affiliate company of Mutual of Omaha (each, an "Affiliate Company"), and the producer of record does not change. Company will calculate the commission on the new Mutual 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.

**MUTUAL OF OMAHA INSURANCE COMPANY**

A handwritten signature in black ink that reads "Michelle A. Lebens". The signature is written in a cursive style with a long, sweeping underline.

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Michelle Lebens, SVP Business Information & Project Management  
Date first approved by an Authorized Representative: May 15, 2016