### 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

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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

# <u>POLICY FORM</u>: MM20, MM21, MM22, MM23, MM24, MM25, MM30, MM34, MM35, MM36 and State Equivalents and State Special Plans

Alaska, Hawaii	Under Age 65	Age 65+					
Hawaii	All	I	Policy Years	;			
All Plans Except Plans High Deductible F & High Deductible G & Plan N	Policy Years	1 - 6	7 - 10	11+			
	New Business, Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0% 22.0% 8.5% 0.						
		iate Compan n Enrollmer					
Commission Rate	0.0%	19.8%	7.65%	0.0%			
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)						
Commission Rate	0.0%	1.0%	0.0%	0.0%			

Alaska, Hawaii	Under Age 65	Age 65+					
Hawaii	All		Policy Years	;			
	Policy Years	1 - 6	7 - 10	11+			
Plans High Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Open Enrollment, Underwritten)						
Commission Rate	0.0% 26.0% 8.5% 0.0%						
		iate Compan n Enrollmer	<i>,</i> ,				
Commission Rate	0.0%	23.4%	7.65%	0.0%			
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)						
Commission Rate	0.0%	1.0%	0.0%	0.0%			

Arizona	Under Age 65		Ages 6	65 - 80		Ages 81+						
	All		Policy	Years			Policy	Years				
Deductible F & High	Policy Years	1	2 -6	7 - 10	11+	1	2 -6	7 - 10	11+			
Deductible G & Plan N	Ν	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%			
		Affiliat	te Company	Replacemer	nts <b>(Open E</b>	nrollment,	Underwritt	ten)				
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%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%			

Arizona	Under Age 65		Ages 65 - 80				Ages 81+			
			Policy	Years			Policy	Years		
Plans High Deductible F & High Deductible G & Plan N	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%	26.0%	26.0%	5.0%	0.0%	13.0%	13.0%	2.5%	0.0%	
		Affiliat	te Company	Replacemer	nts <b>(Open E</b>	nrollment,	Underwritt	ten)		
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%	11.7%	11.7%	2.25%	0.0%	
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)									
Commission Rate	0.0%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%	

Arkansas	U	nder Age 65	- Plan A On	ly*	Ages 65 - 74							
All Plans Except Plans High		Policy	Years			Policy	Years					
Deductible F & High	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+				
Deductible G & Plan N		N	ew Business	(Open Enr	rollment, Ur	derwritten	)					
Commission Rate	0.25%	0.25%	0.0%	0.0%	20.0%	20.0%	5.0%	0.0%				
		Internal & External Replacements (Open Enrollment, Underwritten)										
Commission Rate	0.25%	0.25% 0.25% 0.0% 0.0% 18.0% 18.0% 5.0% 0.0%										
		Affiliate Co	mpany Repl	acements (C	Open Enroll	ment, Unde	erwritten)					
Commission Rate	0.225%	0.225%	0.0%	0.0%	18.0%	18.0%	4.5%	0.0%				
	New Business, Internal, External & Affiliate Company Replacements											
		(Guaranteed Issue)										
Commission Rate	0.25%	0.25%	0.0%	0.0%	0.25%	0.25%	0.0%	0.0%				
		Ages	s 75+									
		Policy	Years									
	1	2 - 6	7 - 10	11+								
		New B	usiness	1								
	(Ope	en Enrollmer	nt, Underwr									
Commission Rate	10.0%	10.0%	2.5%	0.0%								
	Inte	ernal, Externa	al Replacem	ents								
	(Ope	en Enrollmer	nt, Underwr	itten)								
Commission Rate	9.0%	9.0%	2.5%	0.0%								
		liate Compar	<i>,</i>									
	(Ope	en Enrollmer	nt, Underwr	itten)								
Commission Rate	9.0%	9.0%	2.25%	0.0%								
	New Bus	siness, Intern	,									
		Company R	•	5								
		(Guarante	ed Issue)									
Commission Rate	0.25%	0.25%	0.0%	0.0%								
Commission Rate *All Other Plans are paid 0%		(Guarante 0.25%	ed Issue)		}							

Arkansas		Under	Age 65		Ages 65 - 74					
		Policy	Years			Policy	Years			
Plans High Deductible F & High Deductible G & Plan N	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+		
5		N	ew Business	(Open Enr	rollment, Un	derwritten	)			
Commission Rate	0.0%	0.0%	0.0%	0.0%	24.0%	24.0%	5.0%	0.0%		
		Internal & E	xternal Repl	acements (	Open Enrol	lment, Und	lerwritten)			
Commission Rate	0.0%	0.0%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%		
		Affiliate Co	mpany Repl	acements (C	Open Enroll	ment, Unde	erwritten)			
Commission Rate	0.0%	0.0%	0.0%	0.0%	19.8%	19.8%	4.5%	0.0%		
		New Business, Internal, External & Affiliate Company Replacements								
				(Guarante	1	r	1	r		
Commission Rate	0.0%	0.0%	0.0%	0.0%	0.25%	0.25%	0.0%	0.0%		
		Ages	\$ 75+							
		Policy	Years	I						
	1	2 - 6	7 - 10	11+						
			usiness							
		n Enrollmer								
Commission Rate	12.0%	12.0%	2.5%	0.0%	-					
		ernal, Externa	•							
		n Enrollmer	1	/	-					
Commission Rate	11.0%	11.0%	2.5%	0.0%	-					
		iate Compar	• •							
Commission Rate	9.9%	n Enrollmer 9.9%	2.25%	0.0%						
Commission Rate					-					
	New Bus	iness, Intern Company R	,							
			epiacements ed Issue)							
Commission Rate	0.25%	0.25%	0.0%	0.0%	1					
					4					
	Under				1					

District of	Under Age 65	Ade 65+					
Columbia	All		Policy Years	;			
All Plans Except Plans High Deductible F & High Deductible G & Plan N	Policy Years	1 - 6	7 - 10	11+			
	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%			

District of	Under Age 65	Age 65+						
Columbia	All	l	Policy Years	;				
	Policy Years	1 - 6	7 - 10	11+				
Plans High Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	0.0% 26.0% 8.5% 0.0%							
		iate Compan n Enrollmer						
Commission Rate	0.0%	23.4%	7.65%	0.0%				
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	0.0%	13.0%	4.25%	0.0%				

Georgia Not paid by a 3rd Party Non-Profit		Under Age 6	5	Ages 65 - 80			
Charitable Organization		Policy Years	3		Policy `	Years	
All Plans Except Plans High Deductible F &	1	2 - 6	7+	1	2 - 6	7 - 10	11+
High Deductible G & Plan N		New Bu	isiness <b>(Ope</b>	n Enrollme	nt, Underwr	itten)	
Commission Rate	2.2%	1.1%	0.0%	22.0%	22.0%	5.0%	0.0%
	Inter	nal & Externa	al Replacem	ents <b>(Open</b> I	Enrollment,	Underwrit	ten)
Commission Rate	1.1%	1.1%	0.0%	22.0%	22.0%	5.0%	0.0%
	Affili	ate Company	y Replaceme	ents (Open E	Enrollment,	Underwritt	en)
Commission Rate	0.99%	0.99%	0.0%	19.8%	19.8%	4.5%	0.0%
	New	/ Business, Ir	-	rnal & Affiliat ranteed Iss		Replaceme	ents
Commission Rate	2.5%	1.25%	0.0%	2.5%	1.25%	0.0%	0.0%
	Ages 81+						
		Policy	Years				
	1	2 - 6	7 - 10	11+			
			usiness				
		en Enrollmer					
Commission Rate	11.0%	11.0%	2.5%	0.0%			
		rnal & Extern <b>n Enrollme</b> r					
Commission Rate	11.0%	11.0%	2.5%	0.0%			
	Affi	iate Compar	y Replacem	ents			
	(Ope	en Enrollmer	nt, Underwr				
Commission Rate	9.9%	9.9%	2.25%	0.0%			
		Business, In					
	Affi	liate Compar		ents			
Osmunia dan Data	0.5%	· ·	ed Issue)	0.00/			
Commission Rate	2.5%	1.25%	0.0%	0.0%			

Georgia Not paid by a 3rd Party Non-Profit		Under Age 6	5	Ages 65 - 80					
Charitable Organization		Policy Years	6		Policy	Years			
Plans High Deductible F &	1	2 - 6	7+	1	2 - 6	7 - 10	11+		
High Deductible G & Plan N	New Business (Open Enrollment, Underwritten)								
Commission Rate	2.6%	1.3%	0.0%	26.0%	26.0%	5.0%	0.0%		
	Inter	nal & Externa	al Replacem	ents <b>(Open</b>	Enrollment,	Underwrit	ten)		
Commission Rate	1.3%	1.3%	0.0%	26.0%	26.0%	5.0%	0.0%		
	Affili	ate Company	y Replaceme	ents (Open I	Enrollment,	Underwritt	ten)		
Commission Rate	1.17%	1.17%	0.0%	23.4%	23.4%	4.5%	0.0%		
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	2.5%	1.25%	0.0%	2.5%	1.25%	0.0%	0.0%		
		Ages	s 81+						
		Policy	Years						
	1	2 - 6	7 - 10	11+					
	(One	New B n Enrollmer	usiness ht Linderwr	itton)					
Commission Rate	13.0%	13.0%	2.5%	0.0%					
		rnal & Extern n Enrollmer							
Commission Rate	13.0%	13.0%	2.5%	0.0%					
		iate Compar e <b>n Enrollme</b> r							
Commission Rate	11.7%	11.7%	2.25%	0.0%					
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	2.5%	1.25%	0.0%	0.0%					

Georgia Paid by a 3rd Party Non-Profit		Under Age 6	5	Ages 65 - 80				
Charitable Organization	Policy Years				Policy	Policy Years   2 - 6 7 - 10 11   Jnderwritten) 1.4% 0.0% 0.0   Dilment, Underwritten) 1.4% 0.0% 0.0   Jilment, Underwritten) 1.4% 0.0% 0.0   Dilment, Underwritten) 0.0% 0.0 0.0   Dilment, Underwritten) 0.0% 0.0 0.0   Dilment, Underwritten) 0.0% 0.0 0.0		
All Plans Except Plans	1	2 - 6	7+	1	2 - 6	7 - 10	11+	
High Deductible F & High Deductible G & Plan N		New Bu	siness (Ope	n Enrollme	nt, Underw	ritten)		
Commission Rate	0.35%	0.175%	0.0%	2.8%	1.4%	0.0%	0.0%	
	Inter	nal & Externa	al Replacem	ents (Open	Enrollment	, Underwrit	ten)	
Commission Rate	0.175%	0.175%	0.0%	1.4%	1.4%	0.0%	0.0%	
	Affili	ate Company	/ Replaceme	ents (Open I	Enrollment,	Underwritt	en)	
Commission Rate	0.1575%	0.1575%	0.0%	1.26%	1.26%	0.0%	0.0%	
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	0.175%	0.0875%	0.0%	1.4%	0.7%	0.0%	0.0%	
		Ages	s 81+					
		Policy	Years					
	1	2 - 6	7 - 10	11+				
	(Ope	New Bi n Enrollmer		itten)		ritten) 0.0% 0.0' , Underwritten) 0.0% 0.0' Underwritten) 0.0% 0.0' Replacements		
Commission Rate	1.4%	0.7%	0.0%	0.0%				
		rnal & Extern <b>n Enrollme</b> r	•					
Commission Rate	0.7%	0.7%	0.0%	0.0%				
		iate Compan n Enrollmer						
Commission Rate	0.63%	0.63%	0.0%	0.0%				
		New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)						
Commission Rate	0.7%	0.35%	0.0%	0.0%				

Georgia Paid by a 3rd Party Non-Profit		Under Age 6	5	Ages 65 - 80					
Charitable Organization		Policy Years	Policy	Policy Years   2 - 6 7 - 10 11   Jnderwritten) 5.4% 0.0% 0.0   oliment, Underwritten) 5.4% 0.0% 0.0   jlment, Underwritten) 4.86% 0.0% 0.0					
Plans High Deductible F &	1	2 - 6	7+	1	2 - 6	7 - 10	11+		
High Deductible G & Plan N	New Business (Open Enrollment, Underwritten)								
Commission Rate	0.85%	0.425%	0.0%	6.8%	5.4%	0.0%	0.0%		
	Inter	nal & Externa	al Replacem	ents (Open	Enrollment	, Underwrit	ten)		
Commission Rate	0.425%	0.425%	0.0%	5.4%	5.4%	0.0%	0.0%		
	Affili	ate Company	/ Replaceme	ents <b>(Open I</b>	Enrollment,	Underwritt	ten)		
Commission Rate	0.3825%	0.3825%	0.0%	4.86%	4.86%	0.0%	0.0%		
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	0.175%	0.0875%	0.0%	1.4%	0.7%	0.0%	0.0%		
		Ages	s 81+						
		Policy	Years						
	1	2 - 6	7 - 10	11+					
	(0)	New B		(44 o vo)					
Commission Rate	3.4%	n Enrollmer 2.7%	0.0%	0.0%					
	Inte	rnal & Extern	al Replacem	nents					
O munication Data	(Ope 2.7%	n Enrollmer	0.0%	itten) 0.0%					
Commission Rate		iate Compan							
		n Enrollmer							
Commission Rate	2.43%	2.43%	0.0%	0.0%	1				
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	0.7%	0.35%	0.0%	0.0%					

lowa	Under Age 65		Ages 6	Ages 65 - 80						
All Plans Except Plans High	All Policy		Policy	Years						
Deductible F & High	Years	1	2 - 6	7 - 10	11+					
Deductible G & Plan N	New E	Business, Inte (Open Enre	ernal & Exter ollment, Un	•	ments					
Commission Rate	0.0%	22.0%	5.0%	0.0%						
			ompany Rep ollment, Un							
Commission Rate	0.0%	19.8%	19.8%	4.5%	0.0%					
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)									
Commission Rate	0.0%	2.5%	1.25%	0.0%	0.0%					
		Policy	Years							
	1	2 - 6	7 - 10	11+						
	(Ope									
Commission Rate	11.0%	11.0%	2.5%	0.0%						
		•	ate Company Replacements n Enrollment, Underwritten)							
Commission Rate	9.9%	9.9%	2.25%	0.0%						
	New Affi									
Commission Rate	2.5%	1.25%	0.0%	0.0%						

lowa	Under Age 65		Ages 6	65 - 80					
	All Policv		Policy	Years					
Plans High Deductible F &	Years	1	2 - 6	7 - 10	11+				
High Deductible G & Plan N	New I	New Business, Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	0.0%	26.0%	26.0%	5.0%	0.0%				
			ompany Rep ollment, Un						
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%				
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								
Commission Rate	0.0%	2.5%	1.25%	0.0%	0.0%				
		Policy	Years						
	1	2 - 6	7 - 10	11+					
	(Ope								
Commission Rate	13.0%	13.0%	2.5%	0.0%					
		liate Compar <b>en Enrollme</b> r							
Commission Rate	11.7%	11.7%	2.25%	0.0%					
	New Affi								
Commission Rate	2.5%	1.25%	0.0%	0.0%					

Indiana	Under Age 65 Plan A only* Ages 65+					
	Policy	Policy Years Policy Years				
All Plans Except Plans High	1 - 8	9+	1 - 8	9+		
Deductible F & High Deductible G & Plan N	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)					
Commission Rate	0.5%	0.0%	20.5%	0.0%		
		iate Compan nteed Issue Underv	Open Enro			
Commission Rate	0.5% 0.0% 18.45% 0.0%					
*All Other Plans are paid 0% of	commission t	o under age	65			

Indiana	Under	Age 65	Ages 65+			
	Policy	Years	Policy	Years		
	1 - 8	9+	1 - 8	9+		
Plans High Deductible F & High Deductible G & Plan N	e F & Now Business	al Replacem , <b>Open Enro</b>				
Commission Rate	0.0%	0.0%	20.5%	0.0%		
		nteed Issue	, Open Enro			
Commission Rate	0.0%	0.0%	18.45%	0.0%		

Maryland	Under Age 65 - Plan A Only* Ages					s 65 - 80		
	Policy Years			Policy Years				
All Plans Except Plans High Deductible F & High	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
Deductible G & Plan N		Policy Years Policy Years   2 - 6 7 - 10 11+ 1 2 - 6 7 - 10   New Business, Internal & External Replacements (Age-in Open Enrollment, Underwritten) 22.0% 5.0%   6 1.25% 0.0% 0.0% 22.0% 5.0%   Affiliate Company Replacements (Age-in Open Enrollment, Underwritten) 4.5% 1.125% 0.0% 0.0% 19.8% 4.5%   New Business, Internal, External & Affiliate Company Replacements (Annual Open Enrollment, Guaranteed Issue) 4.5% 0.0% 0.0% 2.5% 1.25% 0.0% 5.0%   6 1.25% 0.0% 0.0% 2.5% 1.25% 0.0% 5.0%   6 1.25% 0.0% 0.0% 2.5% 1.25% 0.0% 5.0%   6 1.25% 0.0% 0.0% 2.5% 1.25% 0.0% 5.0%   6 1.25% 0.0% 0.0% 2.5% 1.25% 0.0% 5.0%   6 1.25% 0.0% 1.125% 0.0% 5.0% 5.0% <td></td>						
Commission Rate	2.5%	1.25%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%
	Af	filiate Compa	any Replace	ments (Age	-in Open En	rollment, U	Inderwritte	n)
Commission Rate	2.25%				1			, 0.0%
			,	,			acements	
Commission Rate	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%
*All Other Plans are paid 0% of	commission t	to under age	65		_			
Commission Rate		Ages	\$ 81+					
		Policy	Years					
	1	2 - 6	7 - 10	11+				
		External Re	placements					
			· ·	r ,				
Commission Rate	11.0%				_			
			<i>,</i>					
Commission Rate	9.9%	9.9%	2.25%	0.0%				
	9.9% 9.9% 2.25% 0.0% New Business, Internal, External & Affiliate Company Replacements (Annual Open Enrollment, Guaranteed Issue)							
Commission Rate	2.5%	1.25%	0.0%	0.0%				

Maryland	Under Age 65 All Plans* Ages 65 - 80							
		Policy	Years			Policy	Years	
Plans High Deductible F &	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
High Deductible G & Plan N		Ν			External Rep nent, Under			
Commission Rate	0.0%	0.0%	0.0%	0.0%	26.0%	26.0%	5.0%	0.0%
	Af	filiate Compa	any Replace	ments (Age-	in Open En	rollment, L	Inderwritte	en)
Commission Rate	0.0%	0.0%	0.0%	0.0%	23.4%	23.4%	4.5%	0.0%
		New Business, Internal, External & Affiliate Company Replacements (Annual Open Enrollment, Guaranteed Issue)						
Commission Rate	0.0%	0.0%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%
*All Other Plans are paid 0% of	commission t	o under age	65					
		Ages	s 81+					
		Policy	Years					
	1	2 - 6	7 - 10	11+				
		New Busines External Re <b>Open Enroll</b>	placements					
Commission Rate	13.0%	13.0%	2.5%	0.0%				
		iate Compan Open Enroll	• •					
Commission Rate	11.7%	11.7%	2.25%	0.0%	1			
	Affil	Business, In iate Compar Annual Oper Guarante	ny Replacem n Enrollmer	ents				
Commission Rate	2.5%	1.25%	0.0%	0.0%	]			

Montana	All Ages					
Wontana		Policy	Years			
	1	2 - 6	7 - 10	11+		
All Plans Except Plans High Deductible F & High Deductible G & Plan N		Business, In Replace nteed Issue, Underv	ements , <b>Open Enro</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%		
		iate Compan nteed Issue, Underv	, Open Enro			
Commission Rate	19.8%	19.8%	4.5%	0.0%		

Montana	All Ages					
Montana		Policy	Years			
	1	2 - 6	7 - 10	11+		
Plans High Deductible F & High Deductible G & Plan N		Business, Ir Replace nteed Issue Underv	ements , <b>Open Enro</b>			
Commission Rate	22.0%	22.0%	5.0%	0.0%		
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)					
Commission Rate	19.8%	19.8%	4.5%	0.0%		

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New York	All Ages							
New FOR	Policy Years					Policy Years		
	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+		
All Plans Except C, D, and G	Internal &	External Rep	lacements					
Commission Rate	15.0%	15.0% 7.0% 0.0% 13.5% 6.3% 0.0%						

New York		All Ages					
New TOTK	Policy	Years	A 11	All Policy Years al & nal seme s Affiliate Company Replacements en (Open Enrollment)			
	1	2+		Policy Years			
Plan G		usiness nrollment)	Internal & External Replaceme nts (Open Enrollmen t)	Replacements			
Commission Rate	6.5%	4.75%	4.75%	4.275%			

New York	All Ages					
New FOR	Policy	Years				
	All Policy Years   1 2+	rears				
Plans C, D		usiness nrollment)	nts (Open	Internal Replaceme nts ( <b>Open</b> Enrollmen t)	Affiliate Company Replacements <b>(Open Enrollment)</b>	
Commission Rate	6.5%	4.75%	4.75%	2.375%	4.275%	

North Dakota	Under Age 65		Ages 65 - 80				Ages 81+			
All Plans Except Plans High	All		Policy	Years			Policy	Years		
Deductible F & High	Policy Years	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Deductible G & Plan N	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%	
		Affiliat	te Company	Replacemer	nts <b>(Open E</b>	nrollment,	Underwritt	ten)		
Commission Rate	0.0%	19.8%	19.8%	4.5%	0.0%	9.9%	9.9%	2.25%	0.0%	
		New I	Business, Int	ernal, Extern	nal & Affiliate	e Company	Replaceme	ents		
				(Guar	anteed Issu	e)				
Commission Rate	0.0%	1.6%	1.6%	0.0%	0.0%	1.6%	1.6%	0.0%	0.0%	

North Dakota	Under Age 65		Ages 6	65 - 80	Ages 81+					
	All		Policy	Years			Policy	Years		
Plans High Deductible F & High Deductible G & Plan N	Policy Years	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
5	N	New Business, Internal & External Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	26.0%	26.0% 26.0% 5.0% 0.0% 13.0% 13.0% 2.5%							
		Affiliat	te Company	Replacemer	nts <b>(Open E</b>	nrollment,	Underwritt	ten)		
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%	11.7%	11.7%	2.25%	0.0%	
		New I	Business, Int	ernal, Exterr	nal & Affiliate	e Company	Replaceme	ents		
		(Guaranteed Issue)								
Commission Rate	0.0%	1.6%	1.6%	0.0%	0.0%	1.6%	1.6%	0.0%	0.0%	

Oklahoma		Under / Plan A				Ages 6	65 - 80		
		Policy	Years		Policy	Years			
All Plans Except Plans High Deductible F & High	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Deductible G & Plan N	New Busin	ess, Internal	& External I	Replacement	ts <b>(Age-In O</b>	pen Enroll	ment, Und	erwritten)	
Commission Rate	2.5%	1.25%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%	
	Af	Affiliate Company Replacements (Age-In Open Enrollment, Underwritten)							
Commission Rate	2.25%	1.125%	0.0%	0.0%	19.8%	19.8%	4.5%	0.0%	
		New Business, Internal, External & Affiliate Company Replacements (Birthday Open Enrollment, Guaranteed Issue)							
Commission Rate	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%	
		Ages							
		Policy							
	1	2 - 6	7 - 10	11+					
		New Bu rnal & Extern <b>Open Enroll</b>	al Replacem						
Commission Rate	11.0%	11.0%	2.5%	0.0%					
		iate Compan <b>Open Enrol</b> l							
Commission Rate	9.9%	9.9%	2.25%	0.0%					
	New Business, Internal, External & Affiliate Company Replacements (Birthday Open Enrollment, Guaranteed Issue)								
Commission Rate	2.5%	1.25%	0.0%	0.0%					
*All Other Plans are paid 0% of	commission t	o under age	65						

Oklahoma		Under	Age 65			Ages 6	65 - 80			
		Policy		Policy	Years					
Plans High Deductible F &	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+		
High Deductible G & Plan N	New Busir	iess, Internal	& External I	Replacement	ts <b>(Age-In O</b>	pen Enroll	ment, Und	erwritten)		
Commission Rate	0.0%	0.0%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%		
	Af	Affiliate Company Replacements (Age-In Open Enrollment, Underwritten)								
Commission Rate	0.0%	0.0%	0.0%	0.0%	19.8%	19.8%	4.5%	0.0%		
		New Business, Internal, External & Affiliate Company Replacements (Birthday Open Enrollment, Guaranteed Issue)								
Commission Rate	0.0%	0.0%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%		
		Ages	s 81+							
		Policy	Years							
	1	2 - 6	7 - 10	11+						
		New Bu rnal & Extern <b>Open Enroll</b>	al Replacem							
Commission Rate	11.0%	11.0%	2.5%	0.0%						
		iate Compan <b>Open Enroll</b>	<i>,</i>							
Commission Rate	9.9%	9.9%	2.25%	0.0%						
	New Business, Internal, External & Affiliate Company Replacements (Birthday Open Enrollment, Guaranteed									
	(Birthua)	Iss	•							
Commission Rate	2.5%	1.25%	0.0%	0.0%						

South Carolina	Under Age 65		Ages 6	65 - 80				
All Plans Except Plans High	All Policy		Policy	Years				
Deductible F & High	Years	1	2 - 6	7 - 10	11+			
Deductible G & Plan N		Business, Inte t <b>eed Issue, (</b>		•				
Commission Rate	0.0%	0.0%						
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)							
Commission Rate	0.0%	19.8%	19.8%	4.5%	0.0%			
	1	2 - 6	7 - 10	11+				
		New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)						
Commission Rate	11.0%	11.0%	2.5%	0.0%				
	Affil	liate Compan	y Replacem	ents				
	(Guara							
Commission Rate	9.9%	9.9%	2.25%	0.0%				

South Carolina	Under Age 65		Ages 6	65 - 80					
Plans High Deductible F &	All Policy		Policy	Years					
High Deductible G & Plan N	Years	1	2 - 6	7 - 10	11+				
		Business, Inte							
	•	teed Issue, ( 26.0%	26.0%	ment, Unde	rwritten)				
Commission Rate	0.0%	0.0%							
	Affiliate Company Replacements								
	(Guaranteed Issue, Open Enrollment, Underwritten)								
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%				
	1	2 - 6	7 - 10	11+					
		nteed Issue	placements						
Commission Rate	13.0%	13.0%	2.5%	0.0%					
	Affiliate Company Replacements (Guaranteed Issue, Open Enrollment, Underwritten)								
Commission Rate	11.7%	11.7%	2.25%	0.0%					

South Dakota		Under A	ge 65			Ages 6	65 - 80		
All Plans Except Plans High		Policy	Years			Policy	Years		
Deductible F & High	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+	
Deductible G & Plan N	New B	Business, Inte	rnal & Exter	nal Replacer	ments ( <b>Ope</b> i	n Enrollme	nt, Underw	ritten)	
Commission Rate	2.5%	1.25%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%	
		Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	2.25%	1.125%	0.0%	0.0%	19.8%	19.8%	4.5%	0.0%	
		New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%	
		Ages	s 81+	•					
		Policy	Years						
	1 2-6 7-10 11+								
	New Business, Internal & External Replacements								
	(Ope	n Enrollmer	•	itten)					
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	2.5%	1.25%	0.0%	0.0%	1				

South Dakota		Under A	ge 65			Ages 6	65 - 80	
		Policy	Years	Policy Years				
Plans High Deductible F & High Deductible G & Plan N	1	2 - 6	7 - 10	11+	1	2 - 6	7 - 10	11+
-	New E	Business, Inte	rnal & Exter	nal Replace	ments (Ope	n Enrollmei	nt, Underw	ritten)
Commission Rate	2.5%	1.25%	0.0%	0.0%	26.0%	26.0%	5.0%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)							
Commission Rate	2.25%	1.125%	0.0%	0.0%	23.4%	23.4%	4.5%	0.0%
		New Busin	mpany Repla	acements				
Commission Rate	2.5%	1.25%	0.0%	0.0%	2.5% 1.25% 0.0% 0			
		Ages	s 81+					
		Policy	Years					
	1	2 - 6	7 - 10	11+				
		New Busines	s, Internal 8					
	(Ope	External Re Enrollmer	placements nt, Underwr					
Commission Rate	13.0%	13.0%	2.5%	0.0%				
		liate Compan en Enrollmer						
Commission Rate	11.7%	11.7%	2.25%	0.0%				
		Business, In liate Compar	y Replacem					
Commission Rate	2.5%	(Guarante 1.25%	ed Issue) 0.0%	0.0%				
	2.370	1.2370	0.070	0.070	J			
Texas		Under A	Age 65			Ages 6	65 - 80	

Texas		Under <i>I</i> Plan A	Age 65 Only*		Ages 65 - 80				
All Plans Except Plans High		Policy	Years			Policy	Years		
Deductible F & High	1	2 - 7	8 - 10	11+	1	2 - 7	8 - 10	11+	
Deductible G & Plan N	New B	usiness, Inte	ernal & Exter	nal Replacer	ments <b>(Ope</b> r	n Enrollmei	nt, Underw	ritten)	
Commission Rate	2.25%	1.25%	0.0%	0.0%	22.0%	22.0%	5.0%	0.0%	
		Affiliate Co	mpany Repl	acements (C	open Enrolli	ment, Unde	erwritten)		
Commission Rate	2.025%	1.125%	0.0%	0.0%	19.8%	19.8%	4.5%	0.0%	
		New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	2.25%	1.25%	0.0%	0.0%	2.25%	1.25%	0.0%	0.0%	
		Ages	\$ 81+						
		Policy	Years						
	1	2 - 7	8 - 10	11+					
		New Bu rnal & Extern e <b>n Enrollme</b> r	al Replacem						
Commission Rate	11.0%	11.0%	2.5%	0.0%					
		iate Compan n Enrollmer	<i>,</i>						
Commission Rate	9.9%	9.9%	2.25%	0.0%					
	New Bus	Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	2.25%	1.25%	0.0%	0.0%					
*All Other Plans are paid 0%	commission t	o under age	65						

Texas		Under Age 65				Ages 6	65 - 80		
Diana Lligh Daductible E 8		Policy	Years		Policy Years				
Plans High Deductible F & High Deductible G & Plan N	1	2 - 7	1	2 - 7	8 - 10	11+			
	New B	usiness, Inte	ernal & Exter	nal Replacer	ments <b>(Ope</b> i	n Enrollmei	nt, Underw	ritten)	
Commission Rate	0.0%	0.0%	0.0%	0.0%	25.75%	25.75%	5.0%	0.0%	
		Affiliate Co	mpany Rep	acements (C	Open Enroll	ment, Unde	erwritten)		
Commission Rate	0.0%	0.0%	0.0%	0.0%	23.175%	23.175%	4.5%	0.0%	
		New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)							
Commission Rate	0.0%	0.0%	0.0%	0.0%	2.25%	1.25%	0.0%	0.0%	
		Ages	s 81+						
		Policy	Years	_					
	1	2 - 7	8 - 10	11+					
		New Bu	usiness,						
		Internal & External Replacements (Open Enrollment, Underwritten)							
Commission Rate	12.875%	12.875%	2.5%	0.0%					
		iate Compan n Enrollmer							
Commission Rate	11.5875%	11.5875%	2.25%	0.0%					
	New Bus	iness, Intern Company Re (Guarante	eplacements						
Commission Rate	2.25%	1.25%	0.0%	0.0%					

Vermont	I	Under Age 6	5	Age 65+				
vermont		Policy Years		Policy Years				
	1 - 6	7 - 10	11+ 1-6 7-10 1 <sup>-</sup>					
Plans A, B, C	New Business, Internal & External Replacements (Open Enrollment)							
Commission Rate	7.5%	3.5%	0.0%	15.0%	7.0%	0.0%		
	Affiliate Company Replacements (Open Enrollment)							
Commission Rate	6.75%	3.15%	0.0%	13.5%	6.3%	0.0%		

Vermont		usiness n <b>rollment)</b>	External Replaceme nts (Open Enrollmen t)	Internal Replaceme nts ( <b>Open</b> <b>Enrollmen</b> t)	Affiliate Company Replacements <b>(Open Enrollment)</b>			
	Policy	Years	All Policy					
	1	2+		Yea	ars			
Plans D, F, G			Under A	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%			

Vermont		Under Age 6	5	Age 65+					
vermont		Policy Years	;	F	Policy Years				
Plans High Doductible E &	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+			
Plans High Deductible F & High Deductible G & Plan N	New Busir	ess, Internal	& External F	Replacements (Open Enrollment					
Commission Rate	9.5%	3.5%	0.0%	19.0%	7.0%	0.0%			
	Af	Affiliate Company Replacements (Open Enrollment)							
Commission Rate	8.55%	3.15%	0.0%	17.1%	6.3%	0.0%			

Virginia, Wyoming All Plans Except Plans High Deductible F &	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+	
High Deductible G & Plan N	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%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%	

Virginia, Wyoming	Under Age 65	Ages 65 - 80				Ages 81+			
	All	Policy Years				Policy Years			
Plans High Deductible F & High Deductible G & Plan N	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%	26.0%	26.0%	5.0%	0.0%	13.0%	13.0%	2.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%	11.7%	11.7%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements (Guaranteed Issue)								e)
Commission Rate	0.0%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%

West Virginia	Under Age 65		Ages 6	65 - 80	Ages 81+					
All Plans Except Plans High Deductible F & High Deductible G & Plan N	All	T OICY TEATS					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%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	0.0%	

West Virginia	Under Age 65		Ages 6	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%	26.0%	26.0%	5.0%	0.0%	13.0%	13.0%	2.5%	0.0%
	Affiliate Company Replacements (Open Enrollment, Underwritten)								
Commission Rate	0.0%	23.4%	23.4%	4.5%	0.0%	11.7%	11.7%	2.25%	0.0%
	New Business, Internal, External & Affiliate Company Replacements								
	(Guaranteed Issue)								
Commission Rate	0.0%	2.5%	1.25%	0.0%	0.0%	2.5%	1.25%	0.0%	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 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. Medicare Part B deductible premium is not commissionable except in the state of Indiana.
- 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. For the state of Georgia:

a) for the 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 3<sup>rd</sup> 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 3<sup>rd</sup> Party Non-Profit Charitable Organization." Premium payments form 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.

9. 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 or the producers on the prior policy and the replaced policy are both assigned a special agent contract with the same Special Agent's designee. Company will calculate the commission on the new internal replacement policy based upon the policy year of the policy currently being replaced.

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- 10. 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.
- 11. 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 or the producers on the prior policy and the replaced policy are both assigned a special agent contract with the same Special Agent's designee. Company will calculate the commission on the new Mutual of Omaha replacement policy starting over at policy year 1.
- 12. For Internal Company and Affiliate Company replacements, commission will not be calculated or paid when the original producer of record changes.
- 13. Commission will not be calculated on replacements from the Agency or Direct to Consumer distributions to the Brokerage distribution.
- 14. 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

Andrew J. Powers, Sr. Project Director Date first approved by an Authorized Representative: September 1, 2023