

**COMPENSATION/PRODUCT SCHEDULE
UNITED OF OMAHA LIFE INSURANCE COMPANY
FINAL EXPENSE**

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 Final Expense 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

	LEVEL PRODUCT		
	Commission Rate		
	Year 1	Years 2-10	Years 11+
Issue Ages, 45-75	90.0%	4.5%	0.0%
Issue Ages, 76-80	85.0%	4.5%	0.0%
Issue Ages, 81-85	45.0%	4.5%	0.0%
	GRADED PRODUCT		
	Commission Rate		
	Year 1	Years 2-10	Years 11+
Issue Ages, 45-80	65.0%	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. Commission is calculated on paid premium including policy fee.
3. The commission rate is based on age at issue.
4. Commission will not be charged back for a policy terminated due to death of the insured.
5. 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.

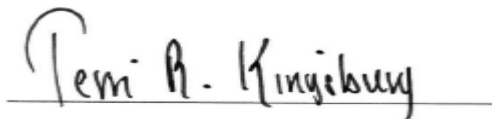
6. Commission may be reduced for replacements or conversions in accordance with Company's administrative practices. Conversions from the Term Life Express (TLE) product are not allowed in policy years 0 – 2. First year commission will be reduced by 50% when converting a TLE policy in years 3 – 5. First year commission will not be reduced when converting a TLE policy in years 6+.
7. 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 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, reading "Terri R. Kingsbury", is written over a horizontal line.

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