

COMMISSION ADVANCE ADDENDUM FOR: _____
Agent's Name (please print)

This ADDENDUM supplements and is part of the AGENT AGREEMENT (AGREEMENT) between you and Americo Financial Life and Annuity Insurance Company, Great Southern Life Insurance Company, and The Ohio State Life Insurance Company, (individually and collectively, the Company, we, us, or our) pursuant to which you or your agents solicit applications for our insurance, annuities, riders and other contracts (policies).

1. ADVANCE COMMISSION REQUEST

You hereby request us to make advances of first-year commissions to be earned under the AGREEMENT ("advance commissions"). As consideration for our payment to you of advance commissions subject to the terms and conditions of this ADDENDUM, you (a) represent to us that any advances hereunder are solely for business purposes, and (b) agree to the terms and conditions of the ADDENDUM.

2. COMPANY'S RIGHTS

The Company reserves the right to:

- A. determine the amount of any advance commissions payable to you,
- B. decline an advance commission to you at our sole discretion,
- C. establish a maximum amount of advance commissions that may be outstanding at any time,
- D. with written notice to you, or your recruiting agency or your Independent Marketing Organization, assess a service charge at a rate to be determined, not to exceed 10% per annum, on the outstanding balance in your commission account, for providing annualization of commissions,
- E. establish a 12-month repayment plan for indebtedness resulting from commission advances with interest charged on the outstanding balance at a rate to be determined, not to exceed 8% per annum, and
- F. upon termination of the Agreement of this Addendum, to demand immediate repayment of any outstanding commission advances which have been paid to you.

3. ADVANCES ON FIRST YEAR LIFE AND ANNUITY PREMIUMS

For purposes of this ADDENDUM, advance commissions for Life and Annuity products may be up to 75 percent of the expected first-year commissions of an insurance contract for which the premiums are to be paid to us during the first policy year, reduced by a service charge, if any, in accordance with Paragraph 2D. The advance commissions will be calculated in accordance with the following guidelines, subject to the Company's rights in Paragraph 2:

- A. Maximum advance commission on a policy is two thousand dollars (\$2,000).
- B. Any unearned advance commissions on a policy will be charged back and offset against any monies payable to you, under the following conditions:
 - 1. If any policy is returned to the Company as "Not Taken", or the initial premium is not paid within 150 days of the advance commission date.
 - 2. If after a policy's initial premium is paid, subsequent premium is not received within 150 days of the previous premium payment.
 - 3. If any policies that advance commissions have been paid on terminates for any reason.
 - 4. At the end of the tenth month after the advance date, if there are any unearned advance commissions remaining.
- C. Advance commissions will not be made on controlled business. "Controlled business" means policies insuring or owned by you, your immediate family (spouses, children or stepchildren, parents or stepparents, siblings, or your spouse's parents or stepparents, grandparents), any agent of ours, or partner, corporate director, officer, employee, or any family member thereof. You must give written notice of any controlled business along with any application for such business.

