

**COMPENSATION/PRODUCT SCHEDULE
WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION
MEDICARE SUPPLEMENT**

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 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 certificates 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 certificate will be reduced by any rates the Company has assigned to other persons in your down line distribution for such certificate, if any. In no event shall the rate credited to you and your down line distribution for each certificate exceed the rate provided on this Schedule.

- Authorized Affiliated Company: Woodmen of the World/Assured Life Association
- Application and Premium Submitted to: Woodmen of the World/Assured Life Association
- Commission paid by: Woodmen of the World/Assured Life Association

CERTIFICATE FORM: MTA1, MTA2, MTA3, MTA4, MTA5, MTA6 and State Equivalents and State Special Plans

Alabama, Arizona, Ohio, Virginia	New Business, Internal & External Replacement						
	Under Age 65	Ages 65 - 80			Ages 81+		
	All Certificate Years	Certificate Years			Certificate Years		
		1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
All Plans	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%
Commission Rate	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%
Arkansas, Georgia, Idaho, Montana	New Business, Internal & External Replacement						
	Under Age 65	Ages 65 - 75			Ages 76+		
	All Certificate Years	Certificate Years			Certificate Years		
		1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
All Plans	0.0%	21.0%	10.0%	0.0%	19.0%	8.75%	0.0%
Commission Rate	0.0%	21.0%	10.0%	0.0%	19.0%	8.75%	0.0%
Florida	New Business, Internal & External Replacements						
	Under Age 65	Ages 65 - 75	Ages 76+				
	All Certificate Years						
	All Plans	6.525%	14.5%	14.5%			
Commission Rate	6.525%	14.5%	14.5%				

Illinois	New Business, Internal & External Replacement								
	Under Age 65			Ages 65 - 75			Ages 76+		
	Certificate Years			Certificate Years			Certificate Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
Commission Rate	17.0%	7.5%	0.0%	17.0%	7.5%	0.0%	15.0%	6.0%	0.0%

Iowa, Utah	New Business, Internal & External Replacement								
	Under Age 65	Ages 65 - 75			Ages 76+				
	All Certificate Years	Certificate Years			Certificate Years				
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+			
Commission Rate	0.0%	17.0%	7.5%	0.0%	15.0%	6.0%	0.0%		

Louisiana	New Business, Internal & External Replacement								
	Under Age 65			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
Commission Rate	10.5%	3.0%	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%

Nebraska	New Business, Internal & External Replacement								
	Under Age 65	Ages 65 - 75			Ages 76+				
	All Certificate Years	Certificate Years			Certificate Years				
All Plans Except F	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+			
Commission Rate	0.0%	21.0%	10.0%	0.0%	19.0%	8.75%	0.0%		

Nebraska	New Business, Internal & External Replacement								
	Under Age 65	Ages 65 - 75			Ages 76+				
	All Certificate Years	Certificate Years			Certificate Years				
Plan F	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+			
Commission Rate	0.0%	10.0%	0.0%	0.0%	10.0%	0.0%	0.0%		

Oklahoma	New Business, Internal & External Replacement								
	Under Age 65 - Plan A Only*			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
All Plans	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
Commission Rate	10.5%	3.0%	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%

*All Other Plans are paid 0% commission to under age 65.

Oregon	New Business, Internal & External Replacements		
	All Ages		
	Certificate Years		
All Plans	1 - 6	7 - 10	11+
Commission Rate	19.5%	5.5%	0.0%

Pennsylvania	New Business, Internal & External Replacements		
	All Ages		
	Certificate Years		
All Plans	1 - 6	7 - 10	11+
Commission Rate	19.0%	8.75%	0.0%

Texas	New Business, Internal & External Replacement								
	Under Age 65 - Plan A Only*			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
All Plans	1 - 7	8 - 10	11+	1 - 7	8 - 10	11+	1 - 7	8 - 10	11+
Commission Rate	10.5%	3.0%	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%

*All Other Plans are paid 0% commission to under age 65.

West Virginia	New Business, Internal & External Replacement						
	Under Age 65	Ages 65 - 80			Ages 81+		
	All Certificate Years	Certificate Years			Certificate Years		
All Plans	1 - 5	6 - 10	11+	1 - 5	6 - 10	11+	
Commission Rate	0.0%	21.0%	6.0%	0.0%	10.5%	3.0%	0.0%

Washington	New Business, Internal & External Replacement	
	Under Age 65	Age 65+
All Plans	All Certificate Years	
Commission Rate	0.0%	7.75%

B. COMMISSION RULES

1. The commission rate is the rate that is in effect on the application date of the issued certificate.
2. Commission is calculated on the lesser of initial premium or paid premium, except for the state of Washington, where commission is calculated on paid premium.
3. Medicare Part B deductible premium is not commissionable, except for the state of Washington. Commission is not calculated on premium increases, except for the state of Washington.
4. Fraternal dues and certificate fees are not commissionable. Certificate fees are not applicable in the states of Washington and West Virginia.
5. Unearned commission within any certificate year will be charged back on any premium refunded to the certificate owner.
6. Commission for the Product is vested and may be credited to you after the termination date if (a) the certificate related to the Product remains in force, (b) the premiums for the certificate are credited to Company, and (c) you are the writing agent and you remain the producer of record.

7. Internal Replacements. Commission will be calculated at 100% of the applicable commission rate when a new Woodmen of the World and/or Assured Life Association Medicare Supplement certificate replaces an existing Woodmen of the World and/or Assured Life Association Medicare Supplement certificate, or an existing Woodmen of the World and/or Assured Life Association Medicare Select certificate, and the producer of record does not change. The commission on the new internal replacement certificate will be calculated based upon the certificate year of the former certificate.
8. External Replacements. Commission will be calculated the same as new business unless a state special rule applies.
9. The Company may, from time to time, issue compensation/product 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 PROVISIONS

1. **Product Included.** The provisions and conditions of this Schedule shall apply only to the Product specifically identified in this Schedule.
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.** The Company's administrative rules, practices and procedures may be revised, modified or supplemented by the 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.
5. **Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

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 Schedule related to commission on the Product. This Schedule shall remain in effect until changed or terminated by Company.

WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

Date first approved by an Authorized Representative: _____