

# United of Omaha Life Insurance Company

## Broker Commission Grid

### ANNUITY PRODUCTS

(Values in Grid are stated as a Percent of Premium)

| <b>Ultra Income - SPIA</b> |     |  |           |          |  |         |      |   |         |      |
|----------------------------|-----|--|-----------|----------|--|---------|------|---|---------|------|
| Schedule Number            | DF6 | Guaranteed Period Only<br>All Premium Levels<br>1st Year |           |          | Life Contingent Commission Rates<br>Premiums less than \$1 Million |         |      | Life Contingent Commission Rates<br>Premiums of \$1 Million or More |         |      |
|                            |     | Policy Years   |           |          | Issue Age  |         |      | Issue Age   |         |      |
|                            |     | 15+  | 10 - 15 < | 5 - 10 < | 0-75   | 76 - 80 | 81+  | 0-75  | 76 - 80 | 81+  |
| 5                          | DF6 | 3.25   | 3         | 2.75     | 3.25   | 3       | 2.75 | 2.75  | 2.5     | 2.25 |
| 4                          | DF5 | 3  | 2.75      | 2.5      | 3  | 2.75    | 2.5  | 2.5   | 2.25    | 2    |
| 3                          | DF4 | 2.85   | 2.6       | 2.35     | 2.85   | 2.6     | 2.35 | 2.35  | 2.1     | 1.85 |
| 2                          | DF3 | 2.7  | 2.45      | 2.2      | 2.7  | 2.45    | 2.2  | 2.2   | 1.95    | 1.7  |
| 1                          | DF2 | 2.25   | 2         | 1.75     | 2.25   | 2       | 1.75 | 1.75  | 1.5     | 1.25 |
| 0                          | DF1 | 0  | 0         | 0        | 0  | 0       | 0    | 0   | 0       | 0    |

| <b>Income Access - SPIA</b> |                                |                 | <b>Bonus Flexible Annuity</b> |           |           |           |          |                 | <b>Deferred Income Protector</b>    |      |
|-----------------------------|--------------------------------|-----------------|-------------------------------|-----------|-----------|-----------|----------|-----------------|-------------------------------------|------|
| Schedule Number             | Commission Rate First Contract | Schedule Number | Ages 0-80                     |           | Ages 81+  |           | All Ages | Schedule Number | Commission Rate First Contract Year |      |
|                             |                                |                 | Years 1-2                     | Years 3-8 | Years 1-2 | Years 3-8 | Years 9+ |                 |                                     |      |
| 5                           | DJ9                            | 5               | DG7                           | 4         | 1.25      | 2.5       | 0.75     | 0.75            | B34                                 | 4    |
| 4                           | DJ8                            | 4.75            | DG6                           | 3.5       | 1         | 2.25      | 0.5      | 0.5             | B35                                 | 3.75 |
| 3                           | DJ7                            | 4.5             | DG5                           | 3         | 0.75      | 2         | 0.25     | 0.25            | B36                                 | 3.5  |
| 2                           | DJ6                            | 4.25            | DG4                           | 2.5       | 0.5       | 1.75      | 0.25     | 0.25            | B37                                 | 3.25 |
| 1                           | DJ5                            | 4               | DG3                           | 2         | 0.25      | 1.5       | 0.25     | 0.25            | B38                                 | 2.75 |
| 0                           | DJ4                            | 0               | DG2                           | 0         | 0         | 0         | 0        | 0               | B39                                 | 0    |

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|                 |     | Ultra Secure Plus 5 & 7              |            |          |                     |          | Ultra Premier 5 & 7 |                                      |            |          |  |
|-----------------|-----|--------------------------------------|------------|----------|---------------------|----------|---------------------|--------------------------------------|------------|----------|--|
| Schedule Number |     | Commission Rates First Contract Year |            |          | Re-Up Commission    |          | Schedule Number     | Commission Rates First Contract Year |            |          |  |
|                 |     | 5 or 7 Year Product                  |            |          | 5 or 7 Year Product |          |                     | 5 or 7 Year Product                  |            |          |  |
|                 |     | Ages 0-75                            | Ages 76-80 | Ages 81+ | Ages 0-80           | Ages 81+ |                     | Ages 0-75                            | Ages 76-80 | Ages 81+ |  |
| 5               | DH8 | 4                                    | 3          | 2        | 1                   | 0        | DH8                 | 3                                    | 2          | 1        |  |
| 4               | DH7 | 3.75                                 | 2.75       | 1.75     | 0.85                | 0        | DH7                 | 2.8                                  | 1.85       | 0.85     |  |
| 3               | DH6 | 3.5                                  | 2.5        | 1.5      | 0.75                | 0        | DH6                 | 2.65                                 | 1.7        | 0.75     |  |
| 2               | DH5 | 3.25                                 | 2.25       | 1.25     | 0.6                 | 0        | DH5                 | 2.45                                 | 1.55       | 0.6      |  |
| 1               | DH4 | 3                                    | 2          | 1        | 0.5                 | 0        | DH4                 | 2.25                                 | 1.4        | 0.5      |  |
| 0               | DH3 | 0                                    | 0          | 0        | 0                   | 0        | DH3                 | 0                                    | 0          | 0        |  |

The percentage of commission will be reduced by any amounts Company pays to other persons in the down line distribution hierarchy. In no event shall the rate paid to the individual/entity and the down line distribution exceed the rate provided. All rates listed are "National" rates. State specials or special rules that impact compensation may apply. All products listed may not be available in all states.

| Income Annuity with Premium Return |     |                                      |            |          |
|------------------------------------|-----|--------------------------------------|------------|----------|
| Schedule Number                    |     | Commission Rates First Contract Year |            |          |
|                                    |     | Ages 0-75                            | Ages 76-80 | Ages 81+ |
| 5                                  | D90 | 4                                    | 3          | 2        |
| 4                                  | D91 | 3.75                                 | 2.75       | 1.75     |
| 3                                  | D92 | 3.5                                  | 2.5        | 1.5      |
| 2                                  | D93 | 3.25                                 | 2.25       | 1.25     |
| 1                                  | D94 | 3                                    | 2          | 1        |
| 0                                  | D95 | 0                                    | 0          | 0        |

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|                 |     | Ultra Advantage FIA                  |            |          |                           |            |          |                           |            |          |                           |            |          |                            |          |
|-----------------|-----|--------------------------------------|------------|----------|---------------------------|------------|----------|---------------------------|------------|----------|---------------------------|------------|----------|----------------------------|----------|
| Schedule Number |     | Commission Rates First Contract Year |            |          |                           |            |          |                           |            |          |                           |            |          |                            |          |
|                 |     | 3 Year Product (F86, F87)            |            |          | 4 Year Product (F90, F91) |            |          | 5 Year Product (F72, F73) |            |          | 7 Year Product (F76, F77) |            |          | 10 Year Product (F80, F81) |          |
|                 |     | Ages 0-75                            | Ages 76-80 | Ages 81+ | Ages 0-75                 | Ages 76-80 | Ages 81+ | Ages 0-75                 | Ages 76-80 | Ages 81+ | Ages 0-75                 | Ages 76-80 | Ages 81+ | Ages 0-75                  | Ages 76+ |
| 5               | U74 | 2                                    | 1          | 0.5      | 2.5                       | 1.5        | 1        | 3.5                       | 2.5        | 1.75     | 5                         | 3.75       | 2.5      | 7                          | 4.75     |
| 4               | U73 | 1.75                                 | 0.85       | 0.45     | 2.25                      | 1.35       | 0.85     | 2.75                      | 2          | 1.25     | 4.25                      | 3          | 2        | 6                          | 3.75     |
| 3               | U72 | 1.5                                  | 0.75       | 0.35     | 2                         | 1.25       | 0.75     | 2.25                      | 1.75       | 1        | 3.5                       | 2.5        | 1.5      | 5                          | 3        |
| 2               | U71 | 1.25                                 | 0.6        | 0.3      | 1.75                      | 1.15       | 0.6      | 2                         | 1.5        | 0.75     | 3                         | 2          | 1        | 4                          | 2.5      |
| 1               | U70 | 1                                    | 0.5        | 0.25     | 1.5                       | 1          | 0.5      | 1.75                      | 1.25       | 0.5      | 2.5                       | 1.75       | 0.75     | 3                          | 2        |
| 0               | U69 | 0                                    | 0          | 0        | 0                         | 0          | 0        | 0                         | 0          | 0        | 0                         | 0          | 0        | 0                          | 0        |

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