



Woodmen of the World / Assured Life Association

2014 Commission Schedule

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**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: MTA20, MTA21, MTA22, MTA23, MTA24, MTA25, MTW20, MTW21, MTW23, MTW24, MTW25, MTA31, MTW31 and State Equivalents and State Special Plans

Alabama, Arizona, Iowa, Montana, Nebraska, Utah, Virginia	Under Age 65	Ages 65 - 80			Ages 81+		
	All Certificate Years	Certificate Years			Certificate Years		
All Plans		1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
New Business, Internal & External Replacement (Open Enrollment, Underwritten)							
Commission Rate	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
New Business, Internal & External Replacement (Guaranteed Issue)							
Commission Rate	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

Arkansas	Under Age 65	Ages 65 - 67			Ages 68 - 73			Ages 74+		
	All Certificate Years	Certificate Years			Certificate Years			Certificate Years		
All Plans		1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
New Business, Internal & External Replacement (Open Enrollment, Underwritten)										
Commission Rate	0.0%	24.0%	6.5%	0.0%	14.0%	4.5%	0.0%	4.5%	3.25%	0.0%
New Business, Internal & External Replacement (Guaranteed Issue)										
Commission Rate	0.0%	12.0%	3.25%	0.0%	7.0%	2.25%	0.0%	2.25%	1.625%	0.0%

Colorado	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)		
	All Ages		
	Certificate Years		
All Plans	1 - 6	7 - 10	11+
Commission Rate	19.5%	6.5%	0.0%

Georgia Not paid by a 3rd Party Non-Profit Charitable Organization	Under Age 65			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
	1	2 - 6	7+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
New Business (Open Enrollment, Underwritten)									
Commission Rate	1.7%	0.85%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
Internal & External Replacement (Open Enrollment, Underwritten)									
Commission Rate	0.85%	0.85%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
New Business, Internal & External Replacement (Guaranteed Issue)									
Commission Rate	0.85%	0.425%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

Georgia Paid by a 3rd Party Non-Profit Charitable Organization	Under Age 65			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
	1	2 - 6	7+	1	2 - 6	7+	1	2 - 6	7+
All Plans									
	New Business (Open Enrollment, Underwritten)								
Commission Rate	0.2%	0.1%	0.0%	1.6%	0.8%	0.0%	0.8%	0.4%	0.0%
	Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	0.1%	0.1%	0.0%	0.8%	0.8%	0.0%	0.4%	0.4%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	0.1%	0.05%	0.0%	0.8%	0.4%	0.0%	0.4%	0.2%	0.0%

Idaho	Under Age 65	Ages 65+		
	All Certificate Years	Certificate Years		
		1 - 6	7-10	11+
All Plans				
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)			
Commission Rate	0.0%	20.5%	6.0%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)			
Commission Rate	0.0%	10.25%	3.0%	0.0%

Illinois	Under Age 65			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
All Plans									
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	13.2%	3.9%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	6.6%	1.95%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

Louisiana, Mississippi	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+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	11.0%	3.25%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	5.5%	1.63%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

Ohio	Under Age 65	Ages 65 - 80		Ages 81+	
	All Certificate Years	Certificate Years		Certificate Years	
All Plans		1 - 8	9+	1 - 8	9+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)				
Commission Rate	0.0%	20.0%	0.0%	10.0%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)				
Commission Rate	0.0%	10.0%	0.0%	5.0%	0.0%

Oklahoma	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+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	11.0%	3.25%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	5.5%	1.625%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%
*All Other Plans are paid 0% commission to under age 65.									

Oregon	All Ages		
	Certificate Years		
All Plans	1 - 6	7-10	11+
	New Business, Internal & External Replacement (Guaranteed Issue, Open Enrollment, Underwritten)		
Commission Rate	20.5%	6.0%	0.0%

Pennsylvania	All Ages		
	Certificate Years		
All Plans	1 - 6	7-10	11+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)		
Commission Rate	20.5%	6.0%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)		
Commission Rate	10.25%	3.0%	0.0%

Tennessee	Under Age 65			Ages 65 - 80			Ages 81+		
	Certificate Years			Certificate Years			Certificate Years		
All Plans	1	2 - 6	7+	1 - 6	7 - 10	11+	1 - 6	7 - 10	11+
	New Business (Open Enrollment, Underwritten)								
Commission Rate	4.25%	2.125%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	2.125%	2.125%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	2.125%	1.0625%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

Texas	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+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)								
Commission Rate	11.0%	3.25%	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)								
Commission Rate	5.5%	1.625%	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

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

Washington	New Business, Internal & External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)	
	Under Age 65	Ages 65+
All Plans	All Certificate Years	
Commission Rate	0.0%	8.0%

West Virginia	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+
	New Business, Internal & External Replacement (Open Enrollment, Underwritten)						
Commission Rate	0.0%	22.0%	6.5%	0.0%	11.0%	3.25%	0.0%
	New Business, Internal & External Replacement (Guaranteed Issue)						
Commission Rate	0.0%	11.0%	3.25%	0.0%	5.5%	1.625%	0.0%

B. COMMISSION RULES

1. The commission rate is the rate that is in effect on the application sign date of the issued certificate.

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 certificate effective date will be used. For insured's within one month of their 65th birthday, age 65 will be used to determine the commission rate.
3. 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.
4. 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.
5. For states that have fraternal dues and certificate fees, dues and fees are not commissionable.
6. Unearned commission within any certificate year will be charged back on any premium refunded to the certificate owner.
7. Commission will not be charged back for a certificate terminated due to death of the insured.
8. For the state of Georgia:
 - (a) for 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 3rd 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 3rd Party Non-Profit Charitable Organization." Premium payments from 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. 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.
10. Internal Replacements. Commission will be calculated 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 certificate currently being replaced.
11. 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, except in the state of Washington, where the Product is not 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.
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. **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 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