

SCHEDULE FOR APPOINTMENT AGREEMENT PATTERN I

Commission Level or Rank **50**
Agent Name & Number _____

The Appointment Agreement between Life Investors Insurance Company of America (the "Company") and the natural person or business entity whose Agent Number appears above ("you," "your", or "yourself") and this Schedule form the entire agreement between the Company and yourself concerning matters covered by the Appointment Agreement and this Schedule.

The Appointment Agreement cannot be terminated due to your inducement of an insurance agent to end his or her association with the Company or one of its affiliates, regardless of section 6(d) of the Appointment Agreement.

While the Appointment Agreement is in force you have the right to receive first year commissions, renewal commissions and service fees on "Traditional", "Target" and "Excess" premiums. Renewal commissions include service fees of 1.0%. After termination of the Appointment Agreement: you do not have a right to receive service fees, which includes commissions on additional premium received on annuities and you have the right to receive first year and renewal commissions, not including service fees, except that you do not have the right to receive first year and renewal commissions if the Appointment Agreement terminates pursuant to any of (d) through (f) of section 6 of the Appointment Agreement, or if first year and renewal commissions, not including service fees, total less than \$600 in any period of 12 consecutive calendar months. While the Appointment Agreement is in force the Company may defer paying any commission or service fee, and after termination of the Appointment Agreement the Company may defer paying any commission, not including a service fee, until the amount payable is at least \$50.

Commissions for the Critical Illness Rider may vary by state.

LIFE PRODUCTS	Commissions			Service fees
	Year 1 Traditional or Target	Year 1 Excess	Year 2 - 10	Year 11 and after
EQUITY INDEX UNIVERSAL LIFE				
\$499,999 & below (A21)	95.0%	2.5%	2.5%	0%
\$500,000 & above (A22)	80.0%	2.5%	2.5%	0%
ULTIMA CHILD PROTECTOR UNIVERSAL LIFE (A12)	80.0%	3.0%	3.0%	2.0%
ULTIMA PROVIDER UNIVERSAL LIFE (A13)	95.0%	3.5%	3.5%	2.0%
ULTIMA PROVIDER UNIVERSAL LIFE II (UB0)	95.0%	3.5%	3.5%	2.0%
ULTIMA PROVIDER UNIVERSAL LIFE 100 (UA9)	85.0%	3.5%	3.5%	2.0%
CAPITAL PROTECTOR (A10)	85.0%	3.5%	3.5%	2.0%
QUICK TERM (124)	95.0%		2.0%	
ULTIMA ELITE TERM 10 YEAR (111, 126)	75.0%			
ULTIMA ELITE TERM 15 YEAR (112, 127)	85.0%			
ULTIMA ELITE TERM 20 & 30 YEAR (113, 128)	95.0%			
ULTIMA ELITE TERM II 10 YEAR (136)	75.0%			
ULTIMA ELITE TERM II 15 YEAR (137)	85.0%			
ULTIMA ELITE TERM II 20/30 YEAR (138)	95.0%			
ULTIMA HOME PROTECTOR (114)	95.0%		2.0%	2.0%

LIFE INVESTORS INSURANCE COMPANY OF AMERICA

By _____



Date Signed _____