

## Fixed Annuities

### OMGuarantee-Platinum 3™ (3MYGAR & 3MYGAM) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
1.500%	0.750%	None

### OMGuarantee-Platinum 5™ (5 Yr. Guar) (SG05M, SB05M, SG05T) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
2.500%	1.250%	None

### OMGuarantee-Platinum 7™ (7 Yr. Guar) (SG07M, SG07T, SB07MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.250%	1.625%	None

### OMGuarantee-Plus - 7™ (7 Yr. Guar) (SG07P, SG07PT, SB07M, SB07MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.250%	1.625%	None

### OMGuarantee-Plus 3™ (3MYGAP & 3MYGAN) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
1.500%	0.750%	None

### OMGuarantee-Plus 5™ (5 Yr. Guar) (SG05P, SG05PT, SB05MP) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
2.500%	1.250%	None

## Immediate Annuities

**OM Immediate-Income (FIDS42 and FIDS46)**

Issue Age 0-89	Issue Age 90+	Renewal
2.0000	0.0000	None

**OM Immediate-Safeguard™ - Balloon Benefit Payout Period (FIDS45)**

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
1.500%	3.000%	5.500%	7.500%	7.500%	7.500%	7.500%	7.500%	9.500%	None

**OM Immediate-Safeguard™ - Level Benefit Payout Period (FIDS45)**

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
1.000%	2.000%	2.500%	4.000%	5.000%	6.000%	7.000%	7.500%	9.500%	None

**Index Annuities**

**OM Index-Safety 10™ All States Except WA**

Standard Compensation Option 1 - \$1 M & Less (Years 1 - 3) (EIAHQ0)	Standard Compensation Option 1 - \$1 M & Less (Years 1 - 3) (EIAHQ0)	Commission Option 2 - 1.00% Trail - (Years 1 - 3) (EIAQ0T)	Renewal
All Fund Options Age Last Birthday 0 - 79	All Fund Options Age Last Birthday 80 - 85	All Fund Options Age Last Birthday 0 - 79	
7.000%	3.500%	1.250%	None

**OM Index-Safety 10™ w/Trail (EIAH0P) All States Except WA**

Standard - Compensation Option 1 With PTO - \$1 M & Less (Years 1 - 3) (EIAH0P)	Standard - Compensation Option 1 With PTO - \$1 M & Less (Years 1 - 3) (EIAH0P)	Renewal
All Fund Options Age Last Birthday 0 - 79	All Fund Options Age Last Birthday 80 - 85	
4.350%	2.175%	None

**OM Index-Safety 10 - WA Only**

Standard Compensation Option 1 - \$1 M & Less (Years 1 - 3) (EIAHQ0) Age 0-79	Standard Compensation Option 1 - \$1 M & Less (Years 1 - 3) (EIAHQ0) Age 80-85	Standard - Compensation Option 1 With PTO - \$1 M & Less (Years 1 - 3) (EIAH0P) Age 0-79	Standard - Compensation Option 1 With PTO - \$1 M & Less (Years 1 - 3) (EIAH0P) Age 80-85	Commission Option 2 - 1.00% Trail - (Years 1 - 3) (EIAQ0T) Age 0-79	Renewal
5.250%	2.625%	2.850%	1.425%	1.100%	None

**OMIndex-Accelerator 10™ All States Except WA (EIAV10)**

Standard Compensation (EIAV10) (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Renewal
8.000%	4.000%	None

**OMIndex-Accelerator 10™ Applies to WA Only (EIAV10)**

Standard Compensation (EIAV10) (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Renewal
6.750%	3.375%	None

**OMIndex-Accelerator 7™ (EIAV07)**

Standard Compensation (EIAV07) (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV07) (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Renewal
5.000%	2.500%	None

**OMIndex-Escalator 10™**  
**All States Except AK, CT, MN, and UT**  
**(EIAF10)**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
6.500%	3.250%	None

**OMIndex-Escalator 10™**  
**Applies to AK, CT, MN, and UT ONLY**  
**(EIAF10)**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
5.500%	2.750%	None

**OMIndex-Escalator 10™ w/Trail**  
**All States Except AK, CT, MN, and UT**  
**(EIAF0P)**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
4.200%	2.100%	None

**OMIndex-Escalator 6™ (EIAF06)**

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
4.000%	2.000%	None

**OMIndex-Escalator 6™ w/Trail (EIAF6P)**

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
1.550%	0.775%	None

**OMIndex-Escalator 8™ (Flex Premium) w/Trail (EIAF8P)**  
**All States Except AK, CT, MN, UT, WA and OR**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
3.350%	1.675%	None

**OMIndex-Escalator 8™**  
**All States Except AK, CT, MN, and UT**  
**(EIAF08)**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
5.500%	2.750%	None

**OMIndex-Escalator 8™**  
**Applies to AK, CT, MN, and UT ONLY**  
**(EIAF08)**

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
4.500%	2.250%	None

**OMIndex-Safety 7™ (All States Except CT, MA, MN, UT and WA)**

Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Compensation Option 2 - 1.00% Trail (EIAQ7T) (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Renewal
5.500%	2.750%	0.900%	None

**OMIndex-Safety 7™ (Applies to CT, MA, MN, UT and WA Only)**

Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Compensation Option 2 - 0.75% Trail (EIAQ7T) (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Renewal
4.350%	2.175%	0.900%	None

**OMIndex-Safety 7™ w/Trail  
 All States Except CT, MN, UT, and WA  
 (EIAH7P)**

Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Renewal
3.800%	1.900%	None

**OMIndex-Safety 7™ w/Trail  
 Applies to CT, MN, UT, and WA ONLY  
 (EIAH7P)**

Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3)  All Fund Options Age Last Birthday 80 - 85	Renewal
2.650%	1.325%	None

**OMIndex-Spectrum 9™ (EIAT9C) Applies to MA, WA & CT Only**

Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 0-79	Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 80-85	Renewal
7.250%	3.625%	None

**OMIndex-Spectrum 9™ (EIAT9P) Applies to MA, WA, CT, AK & MN Only**

Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 0-79	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 80-85	Renewal
5.250%	2.625%	None

**OMIndex-Spectrum 9 <sup>â</sup>,<sup>¢</sup> Applies to All States Except MA, WA & CT**

Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 0-79	Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 80-85	Renewal
9.000%	4.500%	None

**OMIndex-Spectrum 9 with PTO All States Except MA, WA, CT, MN, & AK (EIAT9P)**

Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 0-79	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 80-85	Renewal
6.750%	3.375%	None

\*\*\*Medicaid SPIA-Balloon + Level Benefit Payout Periods-Commissions will be paid based on the Benefit Payout period in whole years. Example: 2yrs 8 months will be calculated using the 2 year Benefit Payout Period.

**BASIC COMMISSIONS** - Basic Commissions on Authorized Contracts listed below shall be payable in accordance with this Compensation Schedule. Basic Commissions are expressed as percentages of premiums received and accepted by the Company subject to the other provisions herein contained based on the policy effective date. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company. Any policies in force at the time this Compensation Schedule becomes effective shall be subject to the commission and commission chargeback provisions set forth in the Compensation Schedule applicable at the time such policies were issued. Commissions shall not be paid on any premiums waived or paid by the Company. This schedule is subject to change at any time by the Company.

**LARGE DEFERRED ANNUITY CASES** - Traditional Fixed and Multi Year Guarantee Annuities (MYGA) - A large case is one in which the total first year premium is in excess of \$600,000. A commission reduction of 50 basis points for any policy(s) issued on the same client in the same year for which the total first year premium in aggregate exceeds \$600,000 will be made retroactive to the first dollar of premium (reduction is on the entire amount). Subsequent premiums may result in a chargeback if it causes the total premium to exceed \$600,000. Indexed Annuities - For all Indexed Annuities, premiums are accepted up to and including \$1,000,000 with no prior Home Office approval or reduction in commission. OMFN reserves the right to refuse to accept premiums in excess of \$1,000,000 or choose a specific compensation option.

**COMMISSION FOR INTERNAL REPLACEMENTS** - New policies issued by the Company as a result of internal replacement of existing policies will be compensated at a reduced rate set by the Company. The concurrent termination of one policy and issue of another will be treated as a replacement. Similarly, cash values paid to policyholders and subsequently returned for application to newly issued policies will be treated as if they were transferred directly and compensation will be adjusted accordingly. Policy values applied towards premium will not receive commission.

**COMMISSION CHARGEBACK <sup>â</sup>€** First year commissions on annuities unless otherwise indicated will be charged back at the rate of 100% on full surrenders, and partial surrenders which exceed the free amount (if any) or MRD, during the first twelve policy months and at the rate of 50% during the second twelve policy months. HeritageMaster (Single Premium Equity Indexed Universal Life) - chargeback on surrender is 100% during the first twelve policy months, at the rate of 50% during the second twelve policy months. Transition Safeguard (Single Premium Life) - 100% chargeback on policies not taken.

**ADDITIONAL** - First year commissions will be charged back for: Any policy which is considered a "not taken"; Any policy which is not issued by the company, or if already issued, is rescinded; Any situation in which the producer fails to conform to applicable state regulations and /or company policies and procedures; Any situation in which the producer fails to reasonably cooperate with the company.

**CHARGEBACKS ON EARLY ANNUITIZATIONS:** Deferred Policies issued Prior to 1/01/2010: In all cases, when a contract is annuitized within the chargeback period, the first year commission will be adjusted to the commission level of the immediate annuity product (Guaranty Income Plan). Deferred policies issued after 1/01/2010 when annuitized within the chargeback period will be charged back at 100% during the first twelve policy months and at the rate of 50% during the second twelve policy months.

**COMMISSIONS ON ANNUITIZATION OF DEFERRED ANNUITIES <sup>â</sup>€** Deferred policies that were issued prior to 1/1/2010 will be paid Full SPIA commissions on annuitizations during the commission chargeback period and after the policy surrender penalty period expires. For annuities with repeating surrender charge periods, full SPIA commissions will be paid on annuitizations which occur at any time after the second interest rate guarantee period. Deferred policies that were issued after 1/1/2010, will received no commissions on annuitizations.

**DEATH OF OWNER <sup>â</sup>€** There are no chargebacks on death of a policyowner.

**TRAIL COMPENSATION** - Trail compensation is offered at issue only and cannot be changed after issue (no reissues). The trail compensation will be generated based on the percent indicated per year for the life of the contract unless otherwise indicated. The trail compensation will be based on the account value and will be paid quarterly (end of the quarter) beginning after the first policy year. The trail compensation will be paid to the writing agent level only for the life of the contract unless indicated on the matrix otherwise. The trail compensation is not available over age 79.

PTO - Performance Trail Option

This Compensation Schedule is effective as of the later of March 01, 2010 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.

R7 Street - (Effective 3/1/2010)

## Universal Life

### OMLife-Choice™

First Year	Renewal	Excess
95%	1.00%	1.00%

### OMLife-Elite™

First Year	Renewal	Excess
95%	1.00%	1.00%

\*Excess means the commission rate on years 1 through 10 premiums in excess of the commissionable target premium.

\*\*Wealthmaster Classic/Master Choice â€" First year up to the commission target premium and excess on premium exceeding commission target premium in the first 2 policy years.

**BASIC COMMISSIONS** - Basic Commissions on Authorized Contracts listed below shall be payable in accordance with this Compensation Schedule. Basic Commissions are expressed as percentages of premiums received and accepted by the Company subject to the other provisions herein contained. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company. Any policies in force at the time this Compensation Schedule becomes effective shall be subject to the commission and commission chargeback provisions set forth in the Compensation Schedule applicable at the time such policies were issued. Commissions shall not be paid on any premiums waived or paid by the Company. This schedule is subject to change upon 30 days notice from the Company

**COMMISSIONS FOR INCREASES** - On Universal Life plans, first year commissions will be paid on non-automatic increases in the specified amount of coverage. All commissions will be based on the difference between the prior commissionable target premium and the new commissionable target premium for the increase in the specified amount of protection at the insuredâ€™s attained age.

**TERM POLICY FEE** â€" HomeCertain and Saverâ€™s Select, \$60 annually, commissionable policy fee.

**COMMISSION CHARGEBACKS** â€" Unearned commissions will be charged back for any lapse, full or partial surrender during the first twelve policy months. Commissions are earned at a rate of 8.33% per month. Any life insurance policy which generates a commission of \$5,000 or greater, if the policy lapses or surrenders within the first 12 months from date of issue, 100% of all compensation paid on the policy will be charged back. **Face Decreases:** Effective June 1, 2007 any life insurance policy which generates a total commission payment of \$5,000 or greater, if the face amount of the policy is reduced within 24 months from the issue date of the policy, a pro-rata chargeback of compensation will be made. MasterChoice - Effective April 7, 2009 - 24 month commission chargeback policy will apply. MasterElite - No Chargeback.

**COMMISSIONS FOR TERM CONVERSIONS** - Term conversions are available after the policyâ€™s first anniversary. Term policies may be converted through the date shown for each individual policy until the conversion privilege ends. Term Policies may be converted to "a plan" being offered by the company for this purpose. Depending on the product being converted from and converted to, reduced commissions may apply. Converting from Home Certain and Your Term products will automatically result in 50% reduction in compensation.

Term Conversion commissions may pay reduced compensation by the Company for policies originally submitted by an agent who is no longer appointed with the company or to the producer currently working with the conversion client. Life conversions will generate compensation for any licensed agent in good standing with the Company. All other scenarios will be considered internal replacements, which do not warrant commission.

OM Financial Life will pay only on a levelized basis for all term life policies for which the annual premium exceeds \$50,000 and for all flexible premium universal life policies for which the annual commissionable target premium exceeds \$50,000.

This Compensation Schedule is effective as of the later of August 24, 2009 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.

L5 Street - (Effective 5/1/2009)