

**SCHEDULE OF COMMISSIONS ADDENDUM
(FINAL EXPENSE)**



ULTRA PROTECTOR I (LEVEL DEATH BENEFIT)										Policy Form Series 281
Years	YEAR 1			YEARS 2-5		YEARS 6-10		YEARS 11+		
Issue Ages	50-75	76-80	81-85	50-75	76-85	50-75	76-85	50-85		
	115.00%	105.00%	70.00%	7.00%	3.50%	3.50%	0.55%	0.55%		
ULTRA PROTECTOR II (2 YR GRADED DEATH BENEFIT)										Policy Form Series 282
Years	YEAR 1		YEARS 2-5	YEARS 6+						
Issue Ages	50-70	71-80	50-80	50-80						
	110.00%	90.00%	4.50%	0.55%						
ULTRA PROTECTOR II (LEVEL DEATH BENEFIT) - AR, MA, MN, MO, NC, NJ, WV, MT										Policy Form Series 284
Years	YEAR 1		YEARS 2-5	YEARS 6+						
Issue Ages	50-70	71-80	50-80	50-80						
	100.00%	85.00%	4.50%	0.55%						
ULTRA PROTECTOR III (3 YR GRADED DEATH BENEFIT & 2 YR GRADED DEATH BENEFIT - IL, NH, WV)										Policy Form Series 283
Years	YEAR 1	YEARS 2-5	YEARS 6+							
Issue Ages	50-75	50-75	50-75							
	40.00%	4.50%	0.55%							
ULTRA PROTECTOR III (2 YR GRADED DEATH BENEFIT) - NJ										Policy Form Series 283
Years	YEAR 1	YEARS 2-5	YEARS 6+							
Issue Ages	50-75	50-75	50-75							
	37.50%	4.50%	0.55%							

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