

AMENDMENT TO DISTRIBUTOR AGREEMENT

HEALTH INSURANCE COMPENSATION SCHEDULE

This Amendment will form a part of the Distributor Agreement to which it is attached and incorporated by this reference between you (the distributor) on the one part, and Medico™ Insurance Company (MEDICO) on the other part.

WITH RESPECT TO ANY POLICIES OR RIDERS DESCRIBED HEREIN, THIS AMENDED COMPENSATION SCHEDULE SUPERSEDES ALL PREVIOUS HEALTH COMPENSATION SCHEDULES THAT ARE A PART OF THE DISTRIBUTOR AGREEMENT.

Percentage of Premiums Received by the Company as Shown Below

Product Descriptions Policy Types and Forms	1st Year	2nd Year and After	All other Durations and Percentages	
Medicare Supplement				
A10 1, 2, 3, 4 Issue Ages: 65-74			1st thru 6th Years	20.00%
			7th thru 10th Years	2.00%
			11th Year and After	0.00%
75-79			1st thru 6th Years	17.00%
			7th thru 10th Years	2.00%
			11th Year and After	0.00%
80-99			1st thru 6th Years	11.00%
			7th thru 10th Years	2.00%
			11th Year and After	0.00%
A10(Guaranteed Issue) 1, 2, 3, 4			1st thru 6th Years	10.00%
			7th thru 10th Years	2.00%
			11th Year and After	0.00%
A10(WV) 1, 2, 3, 4 Issue Ages: 65-74			1st thru 5th Years	21.00%
			6th thru 10th Years	2.00%
			11th Year and After	0.00%
75-79			1st thru 5th Years	18.00%
			6th thru 10th Years	2.00%
			11th Year and After	0.00%
80-99			1st thru 5th Years	11.00%
			6th thru 10th Years	2.00%
			11th Year and After	0.00%
A10(WV) Guaranteed Issue 1, 2, 3, 4			1st thru 5th Years	10.00%
			6th thru 10th Years	2.00%
			11th Year and After	0.00%
A10(PA) 1, 2, 3, 4			1st thru 6th Years	15.00%
			7th thru 10th Years	6.00%
			11th Year and After	0.00%

(More information exists, next page please.)

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HEALTH INSURANCE COMPENSATION SCHEDULE (Continued)

Percentage of Premiums Received by the Company as Shown Below

Product Descriptions Policy Types and Forms	1st Year	2nd Year and After	All other Durations and Percentages
A11 1, 2, 3, 4 Issue Ages: 65-74			1st thru 6th Years 20.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
75-79			1st thru 6th Years 17.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
80-99			1st thru 6th Years 11.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
A11(Guaranteed Issue) 1, 2, 3, 4			1st thru 6th Years 10.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
A11(IN) 1, 2, 3, 4 Issue Ages: 65-99			1st thru 6th Years 18.00% 7th thru 10th Years 0.00% 11th Year and After 0.00%
A11(IN) Guaranteed Issue 1, 2, 3, 4			1st thru 6th Years 10.00% 7th thru 10th Years 0.00% 11th Year and After 0.00%
A11(MO) 1, 2, 3, 4 Issue Ages: 65-99			1st thru 6th Years 17.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
A11(MO) Guaranteed Issue 1, 2, 3, 4			1st thru 6th Years 10.00% 7th thru 10th Years 2.00% 11th Year and After 0.00%
Dental/Vision/Hearing			
A18 1, 2 Issue Ages: 18-74	50.00%	5.00%	
75-84	48.00%	5.00%	
A18 (IA, OR, TN, WA) 1, 2 Issue Ages: 18-74	39.00%	3.00%	
75-84	38.00%	3.00%	
A18 (CO, SD) 1, 2	20.00%	2.00%	

(More information exists, next page please.)

AMENDMENT TO DISTRIBUTOR AGREEMENT**HEALTH INSURANCE COMPENSATION SCHEDULE (Continued)**

All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.

¹ No policy fee shall be collected on this policy form.

² Commission will be paid on the original premium only. No commission will be paid on any premium increase.

³ No commission will be paid on premium attributed to Part B Deductible coverage.

⁴ You will reimburse us any commissions you receive on premiums which are returned by us as required by state regulations concerning Loss Ratio Standards and Refund or Credit of Premium.